E-TRANSFER IMPLEMENTATION guide
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ACKNOWLEDGMENTS

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Within Mercy Corps, I would like to thank the Nepal, DRC and Philippines teams for their important contributions. I also want to highlight the valuable role played by Vaidehi Krishnan, TabangKO Program Manager, and Bree Oswill, Special Projects Advisor on the EMD team, in shaping this Guide.

Sara Murray
Electronic Cash Transfer Program Manager
Mercy Corps
INTRODUCTION

In cash transfer programming (CTP), electronic transfers (e-transfers)1 are a digital replacement for paper vouchers or physical cash. E-transfers are a disbursement mechanism2 – a way of transferring money, goods or services to program participants – not a specific type of CTP. They can automate and increase efficiency in our cash transfer programs. E-transfers can also “bank the unbanked” by connecting program participants to financial services.

HOW TO USE THE E-TRANSFER IMPLEMENTATION GUIDE

The E-transfer Implementation Guide was created for Mercy Corps team members considering – or already using – e-transfers to deliver aid to program participants.3 Chapters 1 and 2 provide an overview of the steps required to use e-transfers. The Annex contains customizable tools and templates. This Implementation Guide incorporates lessons learned by early e-transfer pioneers, both within and outside Mercy Corps, to help us better utilize e-transfer technology.

The E-transfer Implementation Guide was designed as a supplement to the Cash Transfer Programming Methodology Guide.4 For a basic understanding of CTP, please refer to the CTP Methodology Guide. Additionally, since e-transfers are a disbursement mechanism – not a CTP type – you are strongly encouraged to review the relevant Implementation Guide (Cash, Cash-for-Work, or Voucher and Fair) to fully understand your program’s implementation nuances. We also encourage you to reach out to the Economic and Market Development team5 before selecting a particular e-transfer service: Technology changes quickly!

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1 The term “e-transfers” refers to any type of electronic transaction, including both mobile and non-mobile solutions.
3 Though not covered in this guide, e-cash can be used for operational payments, including per diem and supplier payments. NetHope’s e-payments guide (see page vi for link) provides guidance on operational e-payments.
5 The Cash Transfer focal point on the EMD team can be found on the Hub: https://hub.mercycorps.org/node/1191.
### TYPES OF E-TRANSFERS ADDRESSED IN THIS GUIDE

The e-transfer field is vast. Because of this, the Implementation Guide is built around the two e-transfer types used most frequently by Mercy Corps: **e-cash** (cash replaced with mobile money, prepaid debit/ATM cards or other forms of digital cash) and **e-vouchers** (digital replacements of paper vouchers). Key differences are highlighted below:

<table>
<thead>
<tr>
<th></th>
<th>E-cash</th>
<th>E-vouchers</th>
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</thead>
<tbody>
<tr>
<td><strong>Program Uses</strong></td>
<td>Like cash, e-cash allows program participants to choose exactly which purchases are most critical to them, and where and when they want to spend their money. E-cash may also link participants to other financial services, such as electronic savings accounts or loan products.</td>
<td>Like paper vouchers, e-vouchers are used in programs designed to increase access to a particular set of goods or services. They are also used when an implementing agency has concerns over the handling of cash, but cannot use e-cash.</td>
</tr>
<tr>
<td><strong>Service Providers</strong></td>
<td>Requires a local service provider (bank, mobile network, etc.) that can issue and accept e-cash.</td>
<td>Can be selected from a list of pre-qualified e-voucher service providers vetted by Mercy Corps.</td>
</tr>
<tr>
<td><strong>Agent / Vendor Networks</strong></td>
<td>Relies on a network of transfer agents (or ATMs) that accept e-cash in exchange for goods, services or physical cash.</td>
<td>Requires Mercy Corps to establish a local vendor network. Typically also requires Mercy Corps to equip vendors with hardware.</td>
</tr>
<tr>
<td><strong>Availability and Regulations</strong></td>
<td>Systems are local. Subject to banking and anti-money laundering regulations, some of which can require official forms of ID for program participants.</td>
<td>Systems are global and can be used anywhere offering minimum infrastructure requirements. Does not rely on, or link to, local financial institutions and services. Not subject to local banking or financial regulations.</td>
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Mercy Corps’ experience has shown that, in comparison with traditional mechanisms, e-transfers can improve program quality. But they do not **automatically** deliver these advantages. The Implementation Guide will help you decide if e-transfers make sense for your program and how to maximize any potential benefits. When used appropriately, e-transfers do not require special technical skills. Instead, they are founded on principles of good CTP and attentive partnership management.
ADDITIONAL E-TRANSFER RESOURCES:

We have not written the definitive e-transfer guide. Instead, this Implementation Guide builds upon a growing body of e-transfer literature and provides particular guidance for Mercy Corps team members. We encourage you to consult the valuable resources peer organizations have recently published, including:

- The Cash Learning Partnership’s (CaLP’s) “E-transfers in Emergencies: Implementation Support Guidelines”\(^6\)
- NetHope’s “Making the Journey From Cash to Electronic Payments: A Toolkit of Guidance and Resources”\(^7\)

ACRONYMS

CaLP – The Cash Learning Partnership  
CTP – Cash Transfer Programming  
DRC – The Democratic Republic of the Congo  
EMD – Economic and Market Development Team  
FPM – Field Procurement Manual  
MM – Mobile Money  
MNO – Mobile Network Operator  
PDM – Post-distribution Monitoring  
POS – Point of Sale Device  
SIM – Subscriber Identity Module  
SOPs – Standard Operating Procedures  
SP – Service Provider

TERMINOLOGY:

Authentication: In e-transfer programs, the process of confirming a transfer recipient’s identity (often completed by entering a PIN or other security code).

E-transfer (or “electronic transfer”): A digital transfer of money or vouchers from the implementing agency to a program participant. E-transfers include access to cash through mobile money, access to goods/services through electronic vouchers, or payments made via cards (i.e., prepaid, ATM, credit or debit cards).

E-cash: Any electronic substitute for cash. Provides full flexibility for purchases and can be delivered through mobile money, prepaid debit/ATM cards or other electronic transfers.

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E-voucher: A card or code electronically redeemed by program participants at a participating vendor. E-vouchers can be cash or commodity vouchers and are redeemed using mobile phones, point-of-sale (POS) devices and/or computers.

Liquidity: The availability of liquid assets, in this case, cash. Closely related to the concept of “float,” which is the amount of money held by an individual e-cash agent.

Mobile Money (MM): Digital currency that is used by mobile money account holders. Mobile money accounts are associated with a SIM card and can be used to purchase goods and services or be “cashed out” for physical cash. In the context of CTP, mobile money “bulk payment services” allow Mercy Corps to transfer mobile money to a group of program participants with a single payment request.

Mobile Network Operator (MNO): A provider of wireless communications services. Also known as a wireless service provider, wireless carrier, cellular company or mobile network carrier.

Point-of-Sale (POS) Device: A piece of hardware, operated by a vendor, used to accept payments and transmit payment information to a central payment database.

Service Provider (SP): A company that provides e-transfer services, including hardware and/or software. Depending upon your context, service providers may include e-voucher companies, financial institutions (such as banks) or mobile network operators (MNOs).

Subscriber Identity Module (SIM): An integrated circuit (computer chip) that securely stores the international mobile subscriber identity (IMSI) and the related key used to identify and authenticate mobile subscribers. SIMs are generally produced and distributed by mobile network operators.

Top-up: The remote transfer of value after an initial registration and/or distribution of hardware (like SIM cards or credit/ATM cards) to participants (e.g., a disbursement of mobile money electronically delivered to a program participant).

Transfer agents: Individual entrepreneurs or shops registered with e-cash operators that can issue and accept electronic cash.

Vendors: Small business owners who sell goods or services as a livelihood and are contracted to accept vouchers by Mercy Corps.
CHAPTER 1:
WILL E-TRANSFERS ADD VALUE TO MY PROGRAM?

KEY CONSIDERATIONS

Since 1979, Mercy Corps has responded to 53 international emergencies and provided more than USD 1.5 billion in humanitarian assistance. Oftentimes, we distribute cash or paper vouchers to emergency-affected groups so they can buy what they most urgently need. The growth of mobile technology and electronic payment systems has allowed us to switch from physical distributions to e-transfers, creating opportunities to improve our efficiency and impact. Successful e-transfer programs reduce the resources, time and risk required to deliver aid — risks borne by program participants, our partners and Mercy Corps. But just because we can distribute aid electronically, does not mean we always should. E-transfer programs fail when they require additional time or resources (or both!) without substantially reducing risk or connecting program participants to valued financial services.

In this section, we will take you through the steps to determine whether e-transfers will add value to your program. First, we will lay out some of the advantages and disadvantages of e-transfer programs. Then, we will introduce you to mobile money and e-vouchers, the two most common e-transfer products used within Mercy Corps. After that, we will show you how to assess the feasibility of e-transfers in your particular context. Finally, we will synthesize these points in a decision tree to help you with the “go/no-go” decision on e-transfers. You may jump directly to the decision tree if you have conducted a feasibility analysis already.
E-transfer Advantages and Disadvantages

In comparison with traditional disbursement mechanisms, e-transfers have key advantages and disadvantages. We highlight some below.

### Potential ADVANTAGES of E-transfers

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<tr>
<th>Advantage</th>
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<tbody>
<tr>
<td><strong>Time savings for program participants</strong></td>
<td>E-transfers can save time for program participants if they can be redeemed close to home and if transfers are staggered to reduce lines at vendors or transfer agents.</td>
</tr>
<tr>
<td><strong>Privacy for program participants</strong></td>
<td>Discreet delivery can reduce the social pressure to share transfers with extended family and/or neighbors.</td>
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<tr>
<td><strong>Improved security</strong></td>
<td>E-transfers can improve security for program participants, team members and transfer agents in insecure environments.</td>
</tr>
<tr>
<td><strong>Improved transparency and program data</strong></td>
<td>Instead of waiting for manually collected program monitoring data (or voucher stubs that must be processed manually), e-transfers offer quick access to automatically collected e-transfer data. This easily accessible data can guide and inform program decision-making.</td>
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<tr>
<td><strong>Financial inclusion</strong></td>
<td>In certain situations, e-transfers can link participants to valuable financial services. This benefit is not automatic; it requires additional programmatic work to promote the uptake of financial services.</td>
</tr>
<tr>
<td><strong>Reduced burden on vendors (voucher programs only)</strong></td>
<td>In paper voucher programs, vendors are responsible for ensuring the integrity of vouchers, submitting itemized invoices and traveling to Mercy Corps offices or payment centers to be reimbursed. E-transfers can reduce the level of effort required of vendors and streamline vendor reimbursement.</td>
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### Potential DISADVANTAGES of E-transfers

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<th>Disadvantage</th>
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<tr>
<td><strong>Accessibility for program participants</strong></td>
<td>Numeric PINs and/or multi-step transactions can be difficult for illiterate participants or those with limited exposure to technology. Oftentimes, these participants rely on friends, family and/or transfer agents to collect their transfer. This may create risk of theft or obligations to share. Financial regulations (like “Know Your Customer” rules) can pose barriers for vulnerable populations by requiring formal ID for account registration.</td>
</tr>
<tr>
<td><strong>Infrastructure requirements</strong></td>
<td>E-transfers require some level of electricity and network connectivity, though requirements for some mechanisms (like smart cards) are minimal. Unreliable or nonexistent connectivity can severely hamper implementation.</td>
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8 "Know Your Customer": A legal customer due diligence process – required by financial institutions – that stipulates that senders and receivers of e-cash must be identified.
Liquidity management
E-transfers requiring cash-out can increase the demand for cash beyond transfer agents’ ability to keep that cash on hand. This causes shortages and can delay participants’ receipt of cash. It can also increase the agents’ workload and risk to maintain sufficient cash balances.

Consistency and reliability of service
The quality and reliability of e-transfer services vary greatly and will impact your program. These can be difficult to assess in advance and may vary by agent or branch. E-transfer program managers often cite service provider management as their major challenge.

Weak data protection policies and practices
Data collected for e-transfer programs can include participant names, official document numbers and phone numbers (which can be used to monitor and even trace the physical location of participants). Poor data management can pose risks to program participants and team members.

Slow startup for implementing agency
The timesaving components of e-transfer programs often occur in storage, distribution and reconciliation of vouchers or cash transfers. However, the setup of e-transfer programs often requires more work than traditional distribution mechanisms. This is especially true with partnership development and contracting.

Above, we covered general advantages and disadvantages of e-transfer programs. You may be surprised that cost was not addressed in either. This is because e-transfers have been shown to reduce costs in some situations and increase them in others. A guiding principle – supported by Mercy Corps’ own experience and recent studies9 – is that e-transfer programs become less costly the more frequently distributions are made to the same group of participants. This is because e-transfer programs require a significant initial investment to deliver that first transfer, including purchasing or leasing hardware, contract negotiations, etc. The more frequent the transfer, the “cheaper” all transfers become as that initial investment is spread over repeat disbursements to the same group. They also become less costly when larger amounts are transferred, due to fees charged per transaction.

Basic Requirements for All E-transfer Systems
To effectively assess your local options and your program participants’ ability to interact with them, you need to understand the basics of an e-transfer system. Unfortunately, this means we need to get a bit technical. Bear with us as we give you the briefest possible introduction to e-transfer systems.

E-transfer systems consist of a “front end” and “back end.” The front end is what the participant sees and directly interacts with. This can be physical hardware – like a credit card – or an electronic value transferred via an short message service (SMS) message or code. The front end also includes hardware used by transfer agents to accept e-transfers, e.g., mobile phones or POS devices that recognize the e-transfer. And finally, front end function

includes authentication, the process by which a participant's identity is confirmed. This may occur by entering a PIN, checking ID documents, etc.

E-transfers also require a back end. The back end is an online platform, accessible to Mercy Corps but powered by software that is owned and maintained by the service provider (SP). Mercy Corps receives access to the back end through an account login and password provided by the SP. This platform is used by Mercy Corps to select transfer recipients, schedule transfers, choose the transfer amount and monitor the transfer. The back end also provides reports to reconcile and monitor transactions.

In addition to front end and back end features, all types of e-transfers require some sort of network connectivity. This connection allows transaction information on the front end to be uploaded and tracked on the back end. This communication between the front end and back end can happen in real time – i.e., instantaneously – or it can happen later when the hardware is reconnected in an area with better connectivity.

**E-TRANSFER PRODUCT PROFILES**

We have introduced you to the general advantages and disadvantages of e-transfers and their basic system requirements. In this section, we will describe the specific e-transfer products used most frequently by Mercy Corps: mobile money (a type of e-cash that can be used to send bulk e-transfers through mobile networks) and e-vouchers. Mobile money products and their providers are sourced locally. E-vouchers are provided by global service providers that are pre-qualified by Mercy Corps.

**Mobile Money**

Mobile money (MM) systems are usually operated by local mobile network operators (MNOs) and rely on a network of registered transfer agents. These agents – often the same types of small business owners who sell airtime – have a contract with the MM operator allowing them to register new MM clients and disburse and accept MM. Because MM systems assume some banking functions, they are subject to local banking and anti-money laundering regulations.

Currently, there are 223 active MM systems worldwide,¹⁰ many in countries where Mercy Corps operates. But do not get too excited: Not all 223 systems are capable of distributing assistance to our program participants. While standouts like Kenya’s M-Pesa and several systems in the Philippines have demonstrated their robustness, many other MM systems are in their infancy and may not survive. Any MM system within your area should be carefully assessed for its capacity to deliver the type of quality services necessary for CTP.

To date, Mercy Corps has used MM in cash transfer programs in contexts as diverse as Haiti, Somalia, Uganda, the DRC and the Philippines. Here, we profile one MM product used in Uganda.

Product Profile:

Airtel Mobile Money for Cash-for-Work in Uganda

In 2014, Mercy Corps Uganda’s LINKAGE program used Airtel Money (a mobile money product) to pay cash-for-work program participants in the rural Karamoja region. The program transferred approximately USD 13,000 over three months to 1,000 participants. Airtel established new agents in the project area to ensure sufficient cash-out locations for cash-for-work participants.

Airtel MM Product Details:

- Connectivity requirements: Required continuous connection to data mobile networks.
- Hardware requirements: Program participants received SIM cards from Airtel. Agents had phones and lent extra phones to participants.
- Power requirements: Agents used solar power. In some cases, the agents had access to small generators to charge mobile phones.
- Authentication process: Participants entered a secret four-digit PIN code provided by Airtel.
- Accessibility issues: Most users had difficulty with PIN entry, but were assisted by Airtel staff.

Due to the volume and variety of MM products available – and the rapidly changing landscape – Mercy Corps does not provide specific e-cash or MM product recommendations. However, the EMD team can advise on a case-by-case basis.

E-vouchers

E-voucher systems are established and managed by Mercy Corps, using hardware and software from an e-voucher service provider (SP). Similar to a traditional voucher program, Mercy Corps establishes a network of local vendors and equips them with the hardware and training to accept e-vouchers. Unlike e-cash, e-vouchers are not reliant on local payment networks and infrastructure and can be deployed globally.

Because of e-vouchers’ global nature, Mercy Corps has field-tested various e-voucher products and established a list of pre-qualified SPs. The benefit to using a pre-qualified SP is that it can offer teams a pretested global e-voucher product without lengthy tendering. The current list of pre-qualified vendors changes frequently and can be accessed from the EMD team. Details on how to procure an e-voucher system are provided in Annex 1.

The two recommended e-voucher products we profile below differ in their connectivity and hardware requirements, but offer common features:

- An online platform (“back end”) that allows Mercy Corps to issue e-voucher value, monitor transactions and produce reports via a secured website (access requires Internet connectivity).
- The ability to remotely “top up” after the initial physical distribution (of the card or code) to program participants, allowing subsequent transfers to be made without the physical presence of Mercy Corps staff.
• Automated vendor reimbursement reports, which can replace manual collection and reconciliation of paper vouchers and vendor invoices.

Below, we highlight two e-voucher products used in Mercy Corps programs.

**Product Profile:**

**sQuid Smart Card E-vouchers**

In April 2014, Mercy Corps piloted the use of e-vouchers in the DRC using the sQuid system. In the first phase of the program, e-voucher smart cards worth approximately USD 80 were distributed to 862 program participants. Participants used them at fairs and in regular markets to purchase food and non-food items from local business owners and to pay school and health care fees. The sQuid POS devices were distributed to vendors, most of whom used them in a completely offline environment. At the end of each fair, the POS devices were brought back to Mercy Corps’ offices to sync the smart card transactions.

**sQuid E-voucher Product Details:**

- Connectivity requirements: Minimal. The POS device can store transactions for later submission, when the device is brought back to an area with connectivity.
- Hardware requirements: POS devices and smart cards must be procured and imported from the U.K. or Kenya.
- Power requirements: POS devices can run for approximately six hours of heavy use on a charged battery. For continuous use, they need extra batteries or a nightly charge. A dead battery takes three to four hours to fully charge.
- Authentication process: The system does not currently provide authentication options. Participants are ID’d by Mercy Corps when the card is distributed. Mercy Corps could manually add a name to the smart card and require vendors to check the name against a photo ID.
- Accessibility Issues: Minimal. The technology is relatively easy for illiterate participants to use.
Product Profile:

MerchantPRO Smartphone E-vouchers

In early 2013, Mercy Corps conducted a pilot in Nepal to test e-vouchers and partnered with Transversal, a Haitian company, as our SP. The e-vouchers required vendors to have a smartphone loaded with Transversal’s “VoucherPRO” application and access to a mobile connection. A participant received his or her unique voucher number and PIN code on a paper card from Mercy Corps. To complete a transaction, the vendor entered the voucher code and purchase amount into the application and handed the phone to the beneficiary for PIN entry. The e-vouchers worked well with a small group of program participants in an urban environment with reliable mobile networks.

MerchantPRO E-voucher Product Details:

- Connectivity requirements: Requires continuous connection to data mobile networks.
- Hardware requirements: Requires an Android smartphone for vendors. Participants can be equipped with voucher codes and PIN numbers on paper or scratch cards.
- Power requirements: Vendors need a regular power source to charge smartphones; batteries typically last three to seven hours.
- Authentication process: Participant can be assigned a PIN number or can be required to show ID at the time of transaction.
- Accessibility issues: Low if photo ID verification option is selected. Medium if touch screen PIN entry is required.

FEASIBILITY ASSESSMENT

We have introduced you to some general e-transfers considerations and specific e-transfer products. Now, it is time for you to determine if e-transfers are feasible and likely to deliver benefits to your program. To do this, you will need to analyze a range of factors, including local infrastructure, service providers and their capacity, the costs of different systems, time and staffing requirements, and your program participants’ capacity to engage with different types of technology. The tools to assess each factor are presented below; you may use them all or pull from only those necessary. When you have the required information, proceed to the decision tree to complete your overall assessment.

Infrastructure Requirements

Ensure that your local community has the necessary infrastructure to support an e-transfer program. This includes communications networks, electricity, and pay points or cash-out points. To map your existing infrastructure, consult Annex 2: Infrastructure Survey.
Service Provider Capacity

The primary difference between programs that use e-transfers and those that do not is their reliance on a service provider (SP). SPs perform a range of program activities in e-transfer programs, including distributing cash or vouchers, processing transactions, providing reports and offering customer service. They may also distribute hardware (like SIM cards) to program participants, enroll and train them as clients, and/or manage a network of agents or ATMs. SPs play a critical role in participants’ program experience and directly impact your ability to operate on-time and within budget. A capable SP can add tremendous value to a program and an unreliable one will almost certainly damage it.

Given the nature of where we work, most countries have a limited number of SPs offering e-transfer products, and the quality of service is often low. As a result, Mercy Corps often plays the dual role of customer and capacity builder. Initial contact with SPs is generally through sales representatives, rather than technical or operational staff. Sales staff may not be aware of the product’s technical limitations or may be overselling their team’s capacity. Requesting to speak with technical staff early in discussions can lead to more informative conversations. As a general rule, accept initial assurances from your SPs with caution.

Initial assessments of SP capacity should concentrate on understanding the type of services available from local SPs, and classifying them as low, medium or high risk. This exercise can help you decide if e-transfers are a good idea for your program and determine the level of effort needed to successfully deliver humanitarian assistance through your SP. We recommend several tools to guide this process:

- Annex 3: Analyzing E-transfer Service Provider Capacity. This tool will help field teams evaluate their SP’s risk level.
- NetHope’s “Service Provider Capacity Assessment” (Step 5 in their E-payments Toolkit). Includes a statement of requirements for a bulk e-cash products and specific questions to guide SP assessments.
- The “Feasibility Assessment Tool” in Mercy Corps’ Private Sector Engagement Toolkit.

If, following your assessments, you discover your preferred SP is high risk, it does not mean you should abandon working with it. It does mean, however, that you should build in adequate staff time and resources to manage the relationship, and build that SP’s capacity. Recommendations for doing so are laid out in Chapter 2: Implementing E-transfers.

Tip: Consider Data Protection and Management Early.

Analyze your SP’s data needs and the data flow between organizations to understand the risks associated with collecting, storing and using data with a SP. What is the likelihood the data may be given to the government, used for marketing, or used in ways Mercy Corps does not intend? What are the consequences of errors in recipient data? CaLP’s Privacy Impact Assessment and other tools will help you gauge these risks. Mercy Corps has also adapted, based upon CaLP’s guidelines, a draft data protection statement, based upon CaLP’s guidelines, which you can use with high-risk SPs or those without clear data protection protocols. See Annex 4: Data Protection and Security Statement.

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11 Mercy Corps’ senior director for program technology can be a resource in these technical conversations. https://thehub.mercycorps.org/user/10457.
Costs

E-transfers can have both obvious and unanticipated costs. Those that are easily measured include hardware (SIM cards, POS terminals), software licenses, operating fees and transfer fees. Hidden costs, or costs that can be difficult to measure, include training materials and events, staff time required to resolve technical issues, travel costs to supervise distributions, and management of troublesome SPs. Different tools can be used to measure these costs and should be used across the program life cycle to evaluate whether overall cost efficiency using e-transfers is achieved.\(^5\)

Two recommended tools for cost analysis are:

- Annex 5: The Costing Scenario Planning Tool:\(^6\) Useful for a quick comparison of predictable e-transfer costs, including hardware and transfer fees. This tool provides a way to assess the SP’s fixed and variable costs to both Mercy Corps and program participants. It takes one to two days for SPs to gather the required information to complete the tool. Once completed, your team can compare the costs associated with various SPs in one hour.

- NetHope’s Costing Utility Analysis Tool:\(^7\) A more comprehensive cost-benefit analysis that looks at both financial and non-financial e-transfers costs. This tool was originally designed to compare electronic and traditional transfer methods, but could be modified to compare different types of e-transfers (or compare e-transfer SPs). It may take several days to gather the information necessary to complete this tool.

Time and Staffing Requirements

Planning appropriate time and staffing structures for e-transfer programs is critical. Key questions include:

- How quickly can you get e-cash (or e-vouchers) to participants in emergencies?
- What level of effort is required for both setup and implementation?
- What skills are needed?

While answers to these important questions vary by program, we have begun to see patterns. Though our recent e-transfer programs took place in countries as varied as Haiti, the DRC, and the Philippines, all experienced significant lags between initial testing and full program startup. The program details and timeline below highlight these findings.

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\(^6\) Ibid. Originally developed by Oxfam and explained in the CaLP e-transfer guide.

\(^7\) “Making the Journey From Cash to Electronic Payments,” http://solutionscenter.nethope.org/products/view/653.
Haiti, 2010: Following the 2010 earthquake, no functioning MM system existed. Mercy Corps partnered with Voilà, an MNO, and Unibank, a local bank consortium, to develop and roll out a MM system called T-Cash. Mercy Corps used T-Cash to deliver MM transfers to 8,937 households.

DRC, 2013-14: Mercy Corps used e-vouchers and MM to transfer assistance to 4,000 conflict-affected households. In the DRC, MM systems exist, but are nascent.

Philippines, 2013-14: Following Typhoon Haiyan, Mercy Corps partnered with BanKO — the Philippines’ only branchless mobile bank — to transfer cash to 25,000 affected households. Compared with to many places where Mercy Corps works, the Philippines has a highly developed e-transfer infrastructure.

E-transfer Program Timeline

As demonstrated in the timeline, time requirements varied significantly between deployments. The following tactics can help you adequately staff and plan for successful e-transfer programs:

- **Evaluate the capacity of your SP and allocate staff time accordingly.** New or untested e-transfer services almost always require months before participants receive their first transfer. As noted in a report on Mercy Corps’ MM program in Haiti, “Be prepared to take on added responsibilities when working in a nascent MM ecosystem. … It is necessary to plan to support the development of local MM infrastructure. This adds extra operational and startup costs.”

Mercy Corps teams using new MM systems in Haiti and the DRC assumed several unexpected responsibilities, including ensuring that MM agents had sufficient SIM cards in advance of participant registration to developing alternative offline procedures when technical systems failed. Tools for assessing your SP’s capacity are included throughout this Guide. If you are working with a high-risk SP, we recommend building in a full-time senior management position — in addition to the overall Program Manager — to manage the SP relationship and support MM infrastructure development.

- **Include a staff position to manage distribution documentation and approvals.** CTP teams (including those using traditional paper and cash distributions) often include a Payment Officer who plays a hybrid finance/program role. This type of position can help speed internal processing of
payments while maintaining segregation of duties and ensuring proper documentation and consistent distribution monitoring. This position can also support troubleshooting as unexpected challenges and needs arise. In large programs, it is advisable to request that the SP assign an Account Manager to do the same on its end. Suggested position descriptions are included in Annex 6: E-transfer Staffing Resources.

- **Consider phasing in e-transfers.** The e-transfer program timeline shows that two months is the quickest Mercy Corps has been able to establish an e-transfer program (and this was in an area with a number of well-established SPs). Since e-transfers often take more time to set up than traditional distributions, you may consider creating two parallel teams: one to work on physical distributions of cash and/or goods and the other to establish the e-transfer program. This approach may be particularly appropriate in rapid-onset emergencies, where your first goal is to meet immediate needs. The benefits of an e-transfer program can be incorporated later.

### Program Participant Capacity

New technologies can make it difficult for some e-transfer recipients to access their aid. While these barriers can often be overcome with training and other types of support, you will need to evaluate the potential difficulties for all the system’s users (including vendors and program participants).

Mercy Corps has found that e-transfer recipients often have difficulties memorizing and using PINs. In Mercy Corps Nepal's e-transfer program, 89 percent of targeted SMS voucher recipients (many largely illiterate) needed trusted “helpers,” such as family members, to assist them in completing purchases. Oftentimes helpers entered participants’ secret PINs on their behalf. Participant capacity assessments can help you adjust training and program strategies to accommodate accessibility challenges.

Some participant assessment tools include:

- **Annex 7: User Capacity Survey:** This tool will help you gauge the ability of both program participants and vendors to successfully use e-transfers. It will also uncover the level of support required to help familiarize them with the system.

- **Step 8, “Preparing and Testing the System” in NetHope’s E-payment Toolkit.** This resource contains useful tools for preparing training and accommodating vulnerable populations.

---

DECISION TREE

You have already used the decision tree in the CTP Methodology Guide\textsuperscript{20} to determine if your program’s objectives are best met through transferring cash or vouchers. Now, you can use the decision tree below to help determine whether to use e-transfers. If you have trouble answering any of the questions in this tree, refer back to the assessment tools covered previously.

Please remember that this decision tree covers common e-transfer considerations. It does not address all factors that could influence your decision.

![Decision Tree Diagram]

CHAPTER 2: IMPLEMENTING E-TRANSFERS

You have completed your feasibility assessments and determined that transferring cash or vouchers via e-transfers offers clear advantages. Now you are ready to select your service provider and prepare for distributions. This section will help you get started.

SELECTING AND CONTRACTING YOUR SERVICE PROVIDER

Selecting and contracting a service provider (SP) is an essential first step in rolling out e-transfers. Your goal is to establish clear terms of service (including airtight definitions of goods and services to be provided), the timeline by which they will be provided, and favorable payment terms. When engaging new, untested SPs, in-depth assessments and negotiations are necessary.

Since Mercy Corps maintains relationships with global e-voucher providers – and negotiates those relationships through HQ – the selection and contracting process we describe below primarily applies to teams using e-cash.

Ideally, you have already started the assessment process and classified your SP as low, medium or high risk (if you have not, Annex 3: Analyzing E-transfer Service Provider Capacity can help you). Now, it is time to negotiate terms and sign a contract. The negotiation process will set the tone for your working relationship and offers tremendous insight into your SP's operating style and capacity. It may also shape your SP management strategy, or, in extreme cases, cause you to walk away from a relationship bound for trouble.

Two tools will help you successfully negotiate contracts and prepare for initial disbursements:

- Annex 8: E-cash Contract Checklist: Provides a detailed list of minimum requirements and questions to ask prior to signing a contract with an e-cash SP.
- NetHope's “Preparing Recipients and Testing the System” (Step 8 in their E-payments Toolkit): Provides a list of high-priority considerations and responsibilities that should be documented in your contract or clarified before signing a contract.

We suggest the following steps to negotiate a contract with your SP:

Step 1: Negotiate basic terms. Focus initial negotiations around critical needs to avoid getting lost in debates around details. Know the difference between what is essential versus desirable.

Tip: Ask Your Service Provider to Show, Not Tell

How confident are you that the technical and operational system will meet your needs? If you have doubts, or have determined that the service provider (SP) is high risk, consider starting with transfers to a small group of program participants, rather than committing to a large-scale rollout from the start. Or ask if you can observe a bulk transfer managed by another organization (details on how to do this are provided in the “Testing” section later). Mercy Corps often sees SPs overcommit during contracting stages, only to perform well below their commitments during implementation.

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21 New to negotiations? “How to Talk” and “Negotiating With the Private Sector” — both within the Private Sector Engagement Toolkit — offer additional advice. The Private Sector Engagement Toolkit, Mercy Corps' Digital Library, https://mcdl.mercycorps.org/gsdl/docs/PSEHowtoTalkTipSheetLdoc and https://mcdl.mercycorps.org/gsdl/cgi-bin/library?a=q&c=1&hs=1&t=0&c=all&h=dit&q=negotiating+with+the+private+sector.
Initial negotiations should include:

- **Product offering.** What type of technology will be used for the transfers? Does the SP have contingency plans for offline environments or network outages? What type of hardware (SIM cards, etc.) is required? Is the SP willing to provide and/or distribute the required hardware? Will they offer training to Mercy Corps staff and/or participants?

- **Agent network and liquidity management.** Do agents exist within a reasonable distance of program participants? If not, is the SP willing to deploy agents during community distributions? Can the SP manage liquidity requirements for the scale of transfers you require?

- **Pricing.** Negotiate pricing from an informed perspective. What have other NGOs or agencies paid for similar services? Is there a total cost that your program's budget cannot exceed? What other fees are included? For example, will fees be triggered when participants use their e-transfer?

- **Time to deploy.** What are your time constraints? Can your SP meet these deadlines? What will be the implications if it does not? What role, if any, will it play in registering program participants?

- **Level of technical support and customer service.** Will quality help be there for you and your participants? What days and hours? How easy will it be for you to access transaction data for reporting, reconciliation and troubleshooting? How does the SP process transactions when networks are unavailable?

- **Reporting.** What reports are offered? If the reporting platform is online, does it allow for different access levels?

- **Data handling and protection.** What data will be collected and/or shared with the SP? How will it be collected, and by whom? Is the SP clear on how this data will be used? How will it safeguard it? Is it willing to sign a data protection agreement? (See our sample in Annex 4: Data Protection and Security Statement.)

**Step 2: Check references.** Talk to the SP's previous clients to find out what worked well and what did not. How will your SP address weaknesses exposed through these conversations?

**Step 3: Request proposal(s) from all SPs that meet your minimum requirements.** You should encourage proposals from all SPs that meet your minimum requirements. Provide potential SPs with program details including location, transfer amount, quantity of distributions and your distribution schedule.

**Step 4: Select your SP and finalize the contract.** Once you have reviewed all proposals, select the best technical offer (focusing on the capacity of the SP) and document the rationale behind your SP selection. Then, request a draft contract from your SP. Mercy Corps is not well-positioned to draft contracts for payment technology, and SPs that are unable to provide standard contracts should be flagged as high risk.

Please remember, the level of detail in contracts varies from SP to SP. In some cases, a separate memorandum of understanding (MoU) should be used to set expectations around other important implementation standards not captured in the contract. These might include data handling, data access and protection, communications protocols and reporting, and joint standard operating procedures (SOPs). Sample e-cash contracts and MoUs are available upon request from the Cash Transfer team within EMD.

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When SPs charge fees for redeeming transfers, Mercy Corps often absorbs this cost by increasing the transfer amount to cover the fee. This prevents participants from paying that fee (thereby reducing the value of their transfer).
Field Example:

Structuring Contracts for Successful Implementation.

In the Philippines, Mercy Corps paid our SP an account-opening fee each time a new participant opened a mobile bank account (in other words, the SP’s incentive was tied to opening the new account). In hindsight, this payment structure did not reflect Mercy Corps’ top priority, which was the actual transfer of cash into that new account. After the program encountered account activation and cash transfer problems, Mercy Corps realized that paying the account opening fees after completion of that first transfer would have better-aligned our goal (transferring cash) with the SP’s goal (receiving the fee payment). This is a concrete example of how SP contracts can be structured to better meet program goals.

Contracting with an e-transfer SP should follow Mercy Corps’ Field Procurement Manual (FPM) procedure for procuring services. In some places, e-transfer services are only available from a single SP. When this is the case, the sole-source procurement procedure in the FPM should be followed. When a competitive procurement process is followed, the capacity of the SP (given its important role) should be the primary selection criterion, rather than cost.

Approvals of e-transfer contracts should be based on the total value disbursed by the SP, not the anticipated total value of fees paid directly to the SP for its services. Contracts with a transfer value over USD 1 million must reviewed by the Legal team24 based at HQ.

FINANCIAL INCLUSION: MAKING THE CONNECTION

E-transfers are often presented as an opportunity to bring financial services to the unbanked. However, delivering aid through e-transfers does not automatically lead to the uptake of new financial services by program participants.25 Instead, participants typically withdraw their full transfer when it becomes available and rarely use their new accounts after programs end. This holds true in both large government social safety net programs and humanitarian cash transfer programs like those managed by Mercy Corps.

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24 [https://thehub.mercycorps.org/node/235](https://thehub.mercycorps.org/node/235).
Currently, Mercy Corps is attempting to bridge this gap. In the Philippines, 25,000 program participants opened mobile bank accounts to receive cash transfers. Alongside these new accounts, they received financial literacy education and access to customized loans and insurance products. We suspect an integrated approach combining e-transfers and financial education will more effectively change financial access and management behaviors. Look for the results of our study, due for publication in 2015.

Until then, if financial inclusion is a program objective, make sure to allocate additional resources to train your program participants in the system’s use. Also build in awareness-raising activities about how these financial services can benefit them beyond the program.

**DEVELOPING INTERNAL SOPs**

Like all cash transfer programs, e-transfers require close coordination with the Finance and Operations teams. E-transfers may require new processes (e.g., sending money to an escrow account before it is disbursed) or adjustments to existing processes (e.g., assigning levels of user access to an online platform to mimic cash handling procedures). This section will help you maintain Mercy Corps’ accountability and compliance standards in an e-transfer program.

Clear standard operating procedures (SOPs) are essential to making sure both program and support teams understand new procedures and their roles. SOPs can outline the major steps required for entire programs or pieces of programs. For complex programs, you may want to draft SOPs that specifically address e-payment processes. For smaller programs, consider writing SOPs that outline every program step. Sample SOPs are included in Annex 9.

Internal challenges to capture in SOPs include:

- **Transferring money to your SP.** Recent e-transfer programs in both the Philippines and the DRC were slowed down by difficulties transferring initial lump sums to MM operators. Problems included slow internal approval processes, use of incorrect wire transfer codes, and lack of notification when the transfer was received by the MM operator. To avoid delays in your first transfers, be sure to transfer the funds early and request confirmation of wire or bank transfer whenever possible.

- **Compliance concerns.** E-transfer programs require different techniques to maintain appropriate segregation of duties and prevent fraud and loss. Limited experience with e-transfers can create hesitation among implementation teams. Annex 10: Compliance Concerns offers guidance on how to stay compliant with e-transfers. The Finance and Compliance Support Unit staff is always available for consultation. CaLP’s Corruption Risk Mitigation Template26 is another useful resource.

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PLANNING DISBURSEMENTS WITH YOUR SERVICE PROVIDER

You have sourced and contracted your SP and developed internal SOPs. You may feel like the hard work is behind you. In reality, you are just getting started! Building a productive relationship with your SP takes time and effort. The amount of effort will depend upon your SP’s risk rating.

The following actions can help you establish a productive working relationship with your SP:

• **Establish communication protocols and expectations.** Who are the primary and secondary points of contact between Mercy Corps and the SP? Are different points of contact needed for financial, programmatic and technical issues? How quickly can you expect a response? Would it be helpful to establish weekly meetings, or other regular communication, with the SP? Understand options for escalating support issues, and form relationships both above and below your main point of contact.

• **Understand the incentives of your main SP contacts.** How are your main contacts recognized and compensated for their work? Does the program help them reach their personal goals, or does it interfere with them?

• **Help your SP understand aid distribution basics and program needs.** Never assume your SP knows about delivering aid or your distribution preferences. Explain your needs as clearly as possible. One way to do so is through a planning or SOP workshop. Here, the sequence of a distribution can be discussed in detail (or even role-played) and responsibilities can be clearly assigned. (Use Annex 11: Distribution Planning Checklist to help with this.)

• **Test the SP’s customer service and technical support mechanisms** Do you know whom to call in the event of a problem? Do your program participants? When you make a call, will you reach a person who will respond to your request immediately, or a recording? Is customer service consistently available during the hours you need? Test support mechanisms early to make sure they operate as promised.

• **Determine reporting formats early.** What reports will be available? Request a sample of each report and share them with your Finance and Monitoring and Evaluation teams. Establish how frequently your SP will provide reports.

• **Anticipate managing liquidity.** Three recent Mercy Corps programs using MM transfers (the Philippines, the DRC and Haiti) reported significant problems with e-cash transfer agents periodically running out of cash and having to turn away beneficiaries. In all cases, Mercy Corps ended up working closely with the SPs to ensure that sufficient amounts of cash would be available immediately following e-transfer distributions. Liquidity is one area where Mercy Corps almost plays an active management role, particularly with weak or inexperienced SPs.
Field Example:

When Your Service Provider Does Not Deliver

In the spring of 2014, a peer NGO in the DRC planned to distribute three cash transfers using mobile money (MM) to 2,000 program participants. The participants were recovering from frequent attacks by armed groups, and MM offered a potential to reduce risks to the agency and the recipients. However, the MM operator proved unreliable. Its capacity was low, technical issues abounded and its fee structure was nontransparent.

In the midst of the second distribution, the NGO was forced to sever its SP's contract. But it still needed to carry out the distributions! Now its program team was responsible for physically distributing the cash, a task laden with huge security and corruption risks. For four days prior to distribution, the team traveled to the local bank in an unmarked vehicle early each the morning. They sat in a room in the basement sorting cash into envelopes, leaving only after the bank's staff had departed (the bank director was the only person who knew of the operation). Then, they organized “surprise” distributions, handing out the envelopes in the target communities as quickly as possible and with little advance notice. The Program Manager went so far as to confiscate everyone’s cellphone so no one would accidentally mention the distributions. Had they fully understood their SP's weaknesses, the team would likely have rethought their implementation strategy (possibly distributing vouchers instead of cash).

TESTING AND QUALITY CONTROL

Demonstrations – or demos – and testing are the best way to reveal weaknesses in both your implementation plan and your SP's capacity. Demos can be requested as part of your SP selection process. Formal tests should be performed prior to your first distribution, ideally with a small group of program participants. We encourage you to test your system early, often and at scale. This is particularly true with high-risk SPs, with which test deployments are recommended as soon as possible. Suggested testing methods include:

Step 1. Process walk-through. Walk through each step of the transfer process to ensure the SP's and Mercy Corps’ roles are clearly defined. (See Annex 11: Distribution Planning Checklist).

Step 2. Live test in a controlled environment. Simulate a distribution among team members. Run through all processes that would take place in a true distribution, including reporting and reconciliation.

Step 3. Test with a small group of program participants. Conduct an initial distribution as early as possible with a small group of program participants. Common “test transfer” issues include hardware problems (power and connectivity issues) and user difficulties (trouble with PINs, etc.). While these issues seem small and easily remedied when few, they can be difficult to manage at scale.

Step 4. Perform “stress tests.” A flawed initial transfer with 50 program participants is much less painful than a problematic launch with 500 or 5,000 participants. A “stress test” involves a larger distribution early in the program. It can reveal SP weaknesses (like staffing gaps and liquidity constraints) and allow...
time for correction. It might also cause you to reconsider your SP choice or your overall transfer mechanism. (See the field example, “When Your Service Provider Does Not Deliver”)

**Step 5. Conduct regular quality monitoring.** Once transfers are up and running, monitor your SP’s performance regularly. One way to do so is by asking a team member to pose as a program participant or “secret shopper” who can then discreetly monitor all aspects of the process and customer service. You may also consider using transaction observation sheets (available in Annex 12: E-transfer M&E Tools) to monitor participants’ waiting times, their capacity to use the system, overall system performance, liquidity and customer service channels.

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### TRAINING: INCLUSION FOR THE MOST VULNERABLE

Our program participants’ capacity to use new technology varies widely. In the DRC, some participants have never made a phone call. In places like Nepal and the Philippines, participants not only own mobile phones, but they also often hold bank accounts and use ATM cards. This wide spectrum of experience means that participant training efforts can range from light touch to extensive.

General principles for participant training can be found in the CTP Methodology Guide. When developing training plans for e-transfer programs, it is good to target a large group of participants through an initial introductory session (sometimes at the same time as participant registration). Then, more individualized training and support can be provided in follow-up sessions. These small sessions may take place during hardware distributions, cash-outs or voucher redemptions. Always provide multiple avenues for familiarizing participants with the new technology, including face-to-face sessions as well as printed materials.

Training recommendations include:

- **Assess your program participants’ skill level.** Assessing their skill level will help you design appropriate training. Annex 7: User Capacity Survey is one tool to help you assess training needs and design your strategy.

- **Prioritize hands-on practice.** Training is most effective in small groups in which participants can directly interact with the technology. In the DRC, Mercy Corps trained participants while they waited to register with the MM operator and, again while they waited to receive their disbursements.

- **Encourage peer training and clarify the role of “helpers.”** Some participants will learn faster

---

**Tip: Test Early and Often ... or Else!**

SPs with unreliable systems or connectivity often rely on paper-based systems when the network goes down. During a test of mobile money in the DRC, agents for one SP collected participant SIM cards and PIN codes, disbursed cash and then performed transactions in the evening when the network and MM platform operated more consistently. The following day the agent returned to the community and redistributed the SIM cards. This can be considered a “worst practice” because participants lose control over the hardware and are not present for the transaction, which opens up a number of opportunities for participants’ aid to be misappropriated. This is an example of the potential (and sometimes unimaginable!) problems that only testing can reveal.

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than others. We often see one knowledgeable participant helping many of her peers through their first cash-out or e-voucher redemption. Others will rely on trusted family members or friends (often referred to as “helpers”) to utilize the new technology. The use of helpers can be a successful strategy for participants and is often difficult to prevent. For this reason, assume that some participants will use helpers, and make sure to clarify the helpers’ role (specifically, that helpers are not entitled to program benefits of their own).

Names of substitutes or helpers should be included in the program participant registration form, and in the case of e-cash, helpers may need to register as the account holder in place of the program participant. Columns should be added to accommodate the necessary information for the substitute or helper (i.e., name, ID number, signature/fingerprint, etc.).

- **Use pictorial training aids.** Image-based training materials are essential for illiterate groups. Annex 13 includes samples of Mercy Corps’ training materials for illiterate participants, as well as training schedules. We recommend that printed materials are placed at e-transfer redemption locations to reinforce prior training.

- **Vary your approach by group.** New technology can exacerbate gender or age gaps. In e-transfer programs, it is common to see young grandchildren helping grandparents complete a MM transaction, or women asking their sons or spouses for assistance. Designing additional training efforts to meet the needs of these specific groups will improve the results of your entire program and make the technology more accessible for everyone.

- **Test training materials.** Monitor how participants access their e-transfers to assess how effective efforts are (and what needs further clarification). Revising training materials can be an expensive proposition, so “test run” materials so they can be updated and produced at scale after initial trials.

**MONITORING AND EVALUATION FOR E-TRANSFER PROGRAMS**

Monitoring and evaluation (M&E) of e-transfer programs does not differ from practices used in traditional CTP. Tools presented in the Cash, Cash-for-Work, and Voucher and Fair Implementation Guides can be adjusted for use in e-transfer programs. Specific issues to monitor in e-transfer programs include:

- **Accessibility.** Do participants understand the process? Do they have problems using the hardware? Are helpers or substitutes frequently relied upon? If so, does this affect the intended program participant’s access to aid? Are specific groups (like women, the disabled or the elderly) particularly disadvantaged by the technology?

- **Gender.** Is control and access of cash transfers improved or made worse by the introduction of new technologies?

- **Security.** Is there an increase or decrease of security threats to participants, staff, and/or partners with the introduction of e-transfers?

- **Time and cost requirements.** How are e-transfers affecting the amount of time and money required to manage your program?

Annex 12: E-transfer M&E Tools provides sample tools for monitoring e-transfer programs.
ANNEX:  
IMPLEMENTATION TOOLS FOR MOBILE MONEY AND E-VOUCHERS

The tools we referenced throughout the E-transfer Implementation Guide are housed here. They are available in PDF, Excel and Word formats for easy customization.

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<tr>
<th>Annex</th>
<th>Description</th>
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<td>2</td>
<td>Infrastructure Survey</td>
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<tr>
<td>3</td>
<td>Analyzing E-transfer Service Provider Capacity</td>
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<tr>
<td>4</td>
<td>Data Protection and Security Statement</td>
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<td>5</td>
<td>Costing Scenario Planning Tool</td>
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<td>6</td>
<td>E-transfer Staffing Resources</td>
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<tr>
<td>7</td>
<td>User Capacity Survey</td>
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<td>8</td>
<td>E-cash Contract Checklist</td>
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<tr>
<td>9</td>
<td>Sample SOPs</td>
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<tr>
<td>10</td>
<td>Compliance and Fraud Concerns in E-transfers</td>
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<tr>
<td>11</td>
<td>E-transfer Distribution Planning Checklist</td>
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<tr>
<td>12</td>
<td>E-transfer M&amp;E Tools</td>
</tr>
<tr>
<td>13</td>
<td>Sample Training Materials</td>
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</tbody>
</table>
ABOUT MERCY CORPS

Mercy Corps is a leading global humanitarian agency saving and improving lives in the world’s toughest places. With a network of experienced professionals in more than 40 countries, we partner with local communities to put bold ideas into action to help people recover, overcome hardship and build better lives. Now, and for the future.

CONTACT

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Director
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ABOUT MASTERCARD AND THE CENTER FOR INCLUSIVE GROWTH

MasterCard is a technology company in the global payments industry. We operate the world’s fastest payments processing network, connecting consumers, financial institutions, merchants, governments and businesses in more than 210 countries and territories. MasterCard’s products and solutions make everyday commerce activities – such as shopping, traveling, running a business and managing finances – easier, more secure and more efficient for everyone.
ANNEX 1:

E-VOUCHER PRE-QUALIFIED SERVICE PROVIDER PROCESS

Document Purpose and our “Pre-qualified Providers”

Finding the right e-voucher product can be difficult, and we want to help you through that process. You will work closely with the Economic & Market Development (EMD) Technical Support Unit (TSU)\(^1\) to procure and set-up your e-voucher system. Please get in contact with us as soon as you start considering e-vouchers!

Since 2013, the EMD TSU has tested and evaluated a number of e-voucher products. Our “Pre-qualified E-voucher Service Provider List” describes products that have been successfully used by Mercy Corps teams. It also includes untested products that meet our basic requirements. This list changes frequently since new e-voucher vendors are periodically given the opportunity to pre-qualify. You can request an up-to-date list directly from the EMD TSU.

The remainder of this document includes an overview of the e-voucher procurement process (Part I) and sample supporting documentation (Part II).

Part I: E-Voucher System Procurement Process Overview

The following chart outlines the suggested process for procuring e-voucher systems.

<table>
<thead>
<tr>
<th>Process</th>
<th>Responsible Party</th>
</tr>
</thead>
<tbody>
<tr>
<td>Field team drafts a Purchase Request.</td>
<td>Field-based Program staff</td>
</tr>
<tr>
<td>Field team consults EMD team for support in identifying appropriate e-</td>
<td>Field team</td>
</tr>
<tr>
<td>voucher product(s) from the EMD Pre-qualified E-voucher Service</td>
<td></td>
</tr>
<tr>
<td>Provider (SP) list.</td>
<td></td>
</tr>
<tr>
<td>EMD team identifies all appropriate pre-qualified SPs based on</td>
<td>EMD</td>
</tr>
<tr>
<td>program needs. (\text{Note}: \text{in some cases, only one supplier may offer appropriate products per field requirements.})</td>
<td></td>
</tr>
<tr>
<td>EMD contacts recommended SP(s) to request proposal and quote(s),</td>
<td>EMD</td>
</tr>
<tr>
<td>including quantities of hardware needed &amp; expected duration of system</td>
<td></td>
</tr>
<tr>
<td>deployment through a request for proposal (RFP).</td>
<td></td>
</tr>
<tr>
<td>Service provider(s) submit proposals.</td>
<td>Service provider(s)</td>
</tr>
<tr>
<td>Field team opens proposals, prepares a Proposal Analysis and selects</td>
<td>Field team</td>
</tr>
<tr>
<td>best applicant based on services provided, timeline and price and</td>
<td></td>
</tr>
<tr>
<td>requests a draft contract from the SP.</td>
<td></td>
</tr>
<tr>
<td>EMD prepares a “Memorandum of Negotiation” describing why the pre-</td>
<td>EMD prepares and provides to field team</td>
</tr>
<tr>
<td>qualified products/service providers are a match for the program needs;</td>
<td></td>
</tr>
<tr>
<td>and if less than 3 SPs are invited to bid, a description of how the</td>
<td></td>
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<tr>
<td>prices</td>
<td></td>
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</tbody>
</table>

\(^1\) [https://hub.mercycorps.org/node/1191](https://hub.mercycorps.org/node/1191)
charged for licenses, hardware and other fees were determined to reflect fair market prices.

Field team, EMD and Regional Finance Officer review the draft contract.

Contract is signed at the field level, according to the Approval Authority Matrix.

Field team submits payment documentation to RFO for international wire transfer according to payment terms of agreement. Required documentation includes:
- EMD Pre-Qualified E-Voucher Product/SP List
- Purchase Request
- Proposal Analysis
- Memo of Negotiation (see sample below)
- World Tracker Report on e-voucher company
- Contract
- Goods Received Note (for hardware/software) and/or Completion of Services Verification (for services)
- Invoice for payment from e-voucher company

Field team

Part II. E-Voucher Memo of Negotiation Example

Purpose of Memo

This memo serves to document processes used to identify and negotiate e-voucher products for a specific deployment. All three parts of the memo should be customized for your specific deployment and included in the program file.

Memo Contents:

1. Summary of e-voucher deployment opportunity
2. Summary of market research & negotiations with potential providers
3. E-voucher system requirements (language used to describe e-voucher system needs to e-voucher SPs)

1. Summary of e-voucher deployment opportunity

<table>
<thead>
<tr>
<th>Program Details</th>
<th>Mercy Corps Niger, Tillaberi Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>(implementation location, program, donor, total budget)</td>
<td>WFP Electronic Voucher Assistance in Niger (EVAN)</td>
</tr>
<tr>
<td></td>
<td>Donor: WFP</td>
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<tr>
<td></td>
<td>Total Budget: $349,929</td>
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<td>Program Dates</td>
<td>(May 2014 – November 2014) 6 months</td>
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<tr>
<td>Number of participants</td>
<td>610 households</td>
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<tr>
<td>Type of voucher</td>
<td>Cash voucher</td>
</tr>
<tr>
<td>Implementation environment (eg, network connectivity, electricity, literacy among users)</td>
<td>Connectivity: Mobile networks are available in some program locations and vendors are expected to be able to travel to locations with network fairly easily. We cannot guarantee continuous coverage at the point of voucher redemption. For those reasons, we seek solutions that do not rely on continuous mobile network connectivity.</td>
</tr>
<tr>
<td></td>
<td>Electricity is scarcely available, although phone charging stations are</td>
</tr>
</tbody>
</table>
available at a cost in most towns. We seek solutions that are not reliant on a constant electricity supply and are cost efficient (for Mercy Corps, vendors and participants).

Participant Literacy and Numeracy: Vendors using the electronic voucher system will have medium to high literacy and numeracy skills. Participants using the electronic voucher system will have a range of literacy and numeracy skills, including some illiterate users. We seek solutions that are accessible to vulnerable populations with low literacy and numeracy skills, and limited experience with mobile and other technologies. However, we recognize that some vulnerable participants may require additional assistance to complete any voucher transaction. We seek solutions that offer an appropriate balance between accessibility for vulnerable users while still offering efficiency and transparency gains.

2. Summary of e-voucher market research

- Spring 2013: Mercy Corps starts to build a custom e-voucher platform, but abandons this idea when it finds a comparable product (MerchantPRO) already exists and can be deployed at a fraction of the cost.
- November/December 2013: Mercy Corps launched a global tender to identify appropriate e-voucher products. Three companies submit applications; sQuid was ultimately selected. (Details of applicants and technical + price offerings available in the “DRC E-voucher Tender evaluation.”)
- May 2014: EMD determines that sQuid is a strong candidate for the Niger EVAN program needs and requests a quote for the sQuid system in Niger. A quote of USD 14,527 is provided.
- June 2014: Following a sQuid deployment in DRC that demonstrates some technical concerns, Mercy Corps continues to seek e-voucher providers that offer a similar user experience with a stronger back-end solution. Aya Technologies, who has recently built a product similar to sQuid, is identified and assessed.
- June 2014: EMD contacts Aya and requests a quote. A quote is provided for USD 8905.
- July 2014: The EMD TSU recommends Aya as the provider of e-vouchers for the Niger deployment without re-launching a global tender, as Aya is the only known new entrant to the market with an already-built product offered an attractive cost.

<table>
<thead>
<tr>
<th>Recommended Product</th>
<th>Appropriate Uses</th>
<th>Prior deployments by Mercy Corps</th>
<th>Deployment ratings and recommendations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transversal MerchantPRO smartphone e-voucher</td>
<td>Value or commodity vouchers in locations with reliable mobile networks.</td>
<td>Mercy Corps Nepal, 2013</td>
<td>Worked well and easy to deploy. Recommended for use in areas with good mobile connectivity.</td>
</tr>
<tr>
<td>sQuid smartcard vouchers</td>
<td>Value or commodity vouchers in locations with limited to no mobile networks.</td>
<td>Mercy Corps DRC, 2014</td>
<td>Satisfactorily met field needs, though minor synchronization problem revealed some systematic and organizational weaknesses. Further investigation of system required before additional</td>
</tr>
</tbody>
</table>
Aya smartcard vouchers | Cash or commodity vouchers in locations with limited to no mobile networks. | Not yet deployed by Mercy Corps | TBD – field test desired

3. Summary of General e-Voucher Requirements

3.1 Summary of Product Needs:
An electronic voucher platform shall deliver functionality in a number of key areas, and will specifically:

A. Enable voucher distribution to program participants.

B. Enable transactions between participants and approved vendors, permitting the exchange of electronic vouchers for locally available goods, according to program rules.

C. Provide access to a centralized management platform that supports Mercy Corps administration of voucher programs.

Mercy Corps is willing to accept the most suitable hardware and transaction process used by participants and local vendors for voucher redemption. This could include cards with magnetic strips or chips redeemed at Point of Sale devices, voucher codes redeemed through SMS or USSD messages, or smartphone applications that scan barcodes or accept voucher codes. Proposals must include a centralized management platform that is accessible online and provides easy and quick access to voucher transaction data.

3.2 Minimum Specifications
Selected electronic voucher systems will be able to meet the following requirements:

3.2a Program Set-up Requirements

i. The system must support registration of individual participants and vendors.

ii. The system will accept uploads of spreadsheets containing participant and vendor profile data.

iii. The system will allow Mercy Corps to add or remove additional participant or vendor profiles throughout the program cycle.

iv. The system must allow changes and edits to participant and vendor profiles (e.g., add missing data, correct incorrectly entered data, etc.).

v. The system must support definition of voucher content (the value and validity period of each voucher).

vi. The system must support batch distribution of vouchers to participants, including the ability to assign different types of vouchers to participants based upon attributes.

vii. All funds will be recorded and tracked in the Commonly Transactional Currency identified for each deployment.

viii. The management platform is available in English. Additional languages may be required.
3.2b Communication Requirements

i. Error messaging will be provided when transactions fail to process. Error messaging should be visible to the participant and vendor and should include reasons for failure and suggested remedy. Errors should also be logged in the management platform. Specific handling of transaction errors and error messaging should be described in the proposal.

ii. Successful transaction messaging should also be provided, which will notify vendors and participants about successful transactions and remaining account balances.

iii. System is capable of providing transaction and account total updates to vendors and participants upon their request (for participants account total = currency amount or quantity of goods left, for vendors this account total = total amount sold in established billing cycle).

3.2c General Transaction Requirements

i. Vendors must be provided with a means to authenticate the identity of a participant attempting a transaction.

ii. The system must deduct value from participant accounts following a transaction.

iii. Transactions will be identified by a unique transaction number.

iv. Failed transactions should also be assigned a transaction number.

v. The system will track transactions by the following attributes: unique transaction number, vendor, participant, date, time, amount/quantity spent and voucher number.

3.2d Reporting Requirements

i. System can provide both raw, unanalyzed data, and structured reports.

ii. All reporting should be downloadable in an excel data format that can be sorted and analyzed by Mercy Corps.

iii. Reporting can be provided through pre-defined scheduled reports and on-demand reports.

iv. Scheduled reports will have defined formats and will be sent to Mercy Corps according to a defined timetable. On demand reports will have defined formats and will be available on request.

v. Proposals should indicate the specific types of reports that are available.

3.2e Mercy Corps Program Management Requirements

i. The administrative voucher management system must be accessible by a wide range of Mercy Corps staff members. Staff members granted access will be assigned a user ID, password and access level based upon their seniority and approval authority. Ideally, the system should track and capture Mercy Corps User Profile information (including user ID) for all system interactions. This information must be able to show which Mercy Corps user completed actions within the system (including both file uploading and direct interaction with the system to upload and edit specific records).

ii. Differing levels of access and permissions is desired.
3.2f Program Requirements to be handled outside the system

i. Cash reconciliation, that is the process of making payments to the vendors, is not in scope, and will be handled off-line. (Although the system must generate reports that will be used to calculate reimbursement amounts).

ii. This voucher program will have negative restrictions forbidding use for designated products (e.g., alcohol). Negative restrictions will be handled off-line and will be Mercy Corps’ responsibility to enforce.

4. Definitions

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition / Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participant</td>
<td>This is a participant in the program who will receive vouchers via the system.</td>
</tr>
<tr>
<td>Vendor</td>
<td>This is an individual retailer or a retail outlet selected by program staff that will redeem vouchers for participants.</td>
</tr>
<tr>
<td>Client</td>
<td>A business or institution that has or will use Mercy Corps’ electronic voucher platform.</td>
</tr>
<tr>
<td>Preparer</td>
<td>A field-based NGO support person responsible for day-to-day program activities.</td>
</tr>
<tr>
<td>Approver</td>
<td>A higher-level NGO manager (often a Program Manager) that is responsible for the overall use of the electronic voucher system.</td>
</tr>
<tr>
<td>Viewer</td>
<td>An NGO staff person that has access to the electronic voucher system for review and accountability purposes, but does not have “write access”.</td>
</tr>
<tr>
<td>Deployment</td>
<td>Defines a specific implementation of an electronic voucher system in a designated location in a specific time period.</td>
</tr>
<tr>
<td>Voucher</td>
<td>An amount of money provided to a participant in a single transfer.</td>
</tr>
<tr>
<td>Cash Voucher</td>
<td>A voucher which is for a defined amount of cash. A cash voucher may or may not enable “cashing out”, depending on program rules.</td>
</tr>
<tr>
<td>Transaction</td>
<td>An exchange between a participant and a vendor involving redemption of a voucher for the purchase of goods.</td>
</tr>
<tr>
<td>Confirmation</td>
<td>Notification delivered to participants attempting to make a payment with a voucher value AND to vendors attempting to accept payment from a voucher. Confirmations may be affirmative: “Transaction succeeded” or negative: “Transaction failed”.</td>
</tr>
<tr>
<td>Common Transactional Currency</td>
<td>This is the currency commonly used in a location which may or may not be the national local currency.</td>
</tr>
<tr>
<td>Common Local Language</td>
<td>This is the language commonly used in a location and designated for use in a particular implementation.</td>
</tr>
<tr>
<td>Distribution</td>
<td>The activity of providing a batch of cash or commodity vouchers to a designated set of participants at a specific point in time.</td>
</tr>
</tbody>
</table>
ANNEX 2:

E-TRANSFER INFRASTRUCTURE SURVEY

Introduction
This tool will help you assess the availability of infrastructure needed to use e-transfers. It evaluates mobile network strength and the availability and use of electricity. This tool should be customized for your local context and program needs. You may also want to consult the Guide to Power Protection, especially if distributing hardware to program participants and/or vendors.

General Instructions
Ask surveyors to visit target communities and fill out relevant sections. You should survey potential program implementation locations (e.g., distribution points or local shops that will be used to distribute cash or goods). You may also want to survey participant residential areas.

Part 1: Mobile Network Availability and Strength
Instructions: Surveyors should carry cellphones with SIM cards for all commonly-used mobile networks, using them to monitor and test the availability and functionality of different networks.

Definitions and notes: Voice Call: Can you complete a voice call? Send SMS: Can you send an SMS that is received? USSD Access: Checking airtime balance is a good test. Data Level: Phones display different symbols for this. GPRS is often “G”, 2G may be “E” or “EDGE”, 3G may be “3G” or “H”, 4G may be “LTE”.

<table>
<thead>
<tr>
<th>Location</th>
<th>Network Name</th>
<th>#Bars (0-5)</th>
<th>Voice Call? (y/n)</th>
<th>Send SMS? (y/n)</th>
<th>USSD Access? (star menu, y/n)</th>
<th>Data Level? (none, GPRS, 2G, 3G, 4G)</th>
</tr>
</thead>
</table>

If no network is visible at program implementation site (such as the vendor or cash out location), ask the following:

Where do residents travel for network (location and distance)? ____________________________

How many times per week do residents generally travel to network location? ____________________
Part 2: Electricity/Charging at Vendor or Transfer Agent’s Business

| Name of transfer agent: ___________________________ | Location: _______________________________
|

Instructions: Ask your interviewee about their access to and use of power. Review each option as people often have multiple power sources.

Definitions and notes: The “battery option” refers to a case where a vendor has no primary power source and instead charges batteries elsewhere, e.g., through a car battery in town. The “hours of power available” column will help us determine if enough power exists to charge e-transfer hardware.

<table>
<thead>
<tr>
<th>Source</th>
<th>Y/N</th>
<th>DC? (volts, watts)</th>
<th>AC? (volts)</th>
<th>Hours of power available per day (rough estimate)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mains/Grid/Power Co.</td>
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<td></td>
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<tr>
<td>Solar</td>
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<tr>
<td>Generator</td>
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</tr>
<tr>
<td>Battery</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

*Perform network observations at this location.

If no power at interviewee’s location, ask the following:

Where does he/she travel for power (e.g., to charge a mobile phone)? ___________________________

How many times per week does he/she travel to this location? ___________________________

Perform power observations at this location.

Part 3: Electricity/Charging: Where Interviewee Travels for Power (Read Notes from Part 2)

| Name of transfer agent: ___________________________ | Location: _______________________________
|

<table>
<thead>
<tr>
<th>Source</th>
<th>Y/N</th>
<th>DC? (volts, watts)</th>
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<tr>
<td>Battery</td>
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</table>
ANNEX 3:

ANALYZING E-TRANSFER SERVICE PROVIDER CAPACITY

The capacity of your service provider (SP) will have an impact – positive or negative – on your program. This quiz will rate your potential SP as low, medium or high risk. Ranking your SP will help you allocate resources and tailor program implementation plans to accommodate their capacity.

Service Provider Capacity Quiz

1. At your first meeting, your e-transfer provider…
   a. Asked lots of questions about your program and needs.
   b. Talked about the amazing quality of his/her e-transfer product, with few examples that are relevant to your program.
   c. Didn’t show up to your scheduled meeting.

2. When you ask for references, the service provider…
   a. Provides several references that reported positive experiences.
   b. Provides references that reported mixed positive and negative experiences.
   c. Refuses to provide references.

3. When you ask for a draft contract, the service provider…
   a. Sends you a draft that clearly explains the provider’s role and responsibility in your e-transfer program.
   b. Sends a draft contract that is clearly intended for another purpose (e.g., salary payments instead of bulk humanitarian mobile money transfers).
   c. Asks you to develop a contract.

4. When probing for details about how e-transfers will work, the service provider…
   a. Provides clear answers with processes that sync well with your distribution needs.
   b. Isn’t able to answer all questions, but offers to connect you to a technical expert who can answer your questions within a reasonable timeframe.
   c. Evades your questions, or promises answers and never provides them.

5. The service provider you’re evaluating…
   a. Has recently delivered the same (or higher) volumes of bulk cash transfers in your program’s targeted geographic area.
   b. Has delivered similar volumes of bulk cash transfers in another geographic area.
   c. Has not previously delivered high volumes of bulk cash transfers.

6. The service provider’s customer service and support systems…
   a. Are robust, convenient and offer clear escalation procedures for problems experienced by both Mercy Corps and program participants.
b. Do not have clear customer service procedures, but are willing to develop them for your program.

c. Do not offer clear support systems and do not seem interested in developing them.

7. When asked about protecting participant’s personal information, the service provider...

   a. Provides assurances, in writing, about how participant data is used, stored and protected from exploitative use.
   b. Takes measures to protect program participant data, but does not have them written down.
   c. Does not have clear data protection practices or policies.

8. When asked about agent networks and float\(^1\) management, the e-cash service provider...

   a. Has agents located close to program participants and has managed significant float demands in the past.
   b. Has not managed cash transfers at the scale you need, but has a reasonable strategy for expanding agent networks and managing float to meet your needs.
   c. Assures you that they can meet your needs without providing details.

**Answer key:**

If you answered mostly A’s, you’re headed in the right direction. This SP can be considered “low risk.”

If you answered mostly B’s, you’re working with a “medium risk” SP. Proceed with caution and consider staffing up around SP management.

Did you answer mostly C’s? Watch out! You’re dealing with a “high risk” SP. Trust your gut and consider walking away from this partnership. If you decide to work with this SP, you will need to take on an active capacity building role. We suggest hiring a full time SP liaison that can help prepare the SP for the program. This position should work closely with the SP to ensure that key processes are in place and capable of meeting program needs. Processes that are often problematic for high risk service providers include agent network management, new client (program participant) registration, reporting, liquidity management and customer service.

\(^1\) Float: The balance of physical cash that an e-cash agent can immediately access to meet customer demands to cash out electronic money. This question is only applicable to e-cash providers.
DATA PROTECTION AND SECURITY STATEMENT

AGREEMENT BETWEEN:
1 Mercy Corps, having its registered office at 45 SW Ankeny Drive (the “Data Controller”); and
2 Aya, having its registered office at […] (the “Data Processor”).

PURPOSE OF THIS AGREEMENT
A. For the purpose of facilitating electronic voucher transfers from the Data Controller to a
beneficiary receiving the voucher transfer, the Data Controller collects and processes the
Personal Data of such beneficiaries.
B. The Data Controller has engaged the Data Processor to render the Services which includes
processing beneficiary data on the Data Controllers’ behalf.
C. The Data Controller is subject to laws, regulations and codes of conduct, principles and
operational standards that place obligations on the Data Controller to respect the privacy and
protect the Personal Data of beneficiaries in the processing of such data, whether independently
or through appointed Data Processors.
D. Accordingly, this agreement pertains to the protection of Personal Data accessed or
otherwise received; and processed by the Data Processor on the Data Controller’s behalf in the
course of rendering the Services.

IT IS AGREED:
1 DEFINITIONS AND INTERPRETATION
1.1 In this agreement:
Data Controller means the Agency being the person who determines the purposes for which
and the manner in which any Personal Data is, or is to be, processed.
Data Processor means the Affiliate/ Service Provider, a person or organization that processes
Personal Data on behalf of the Data Controller during the course of rendering the Services.
Data Subject means the beneficiaries of electronic voucher transfers facilitated by the Agency
and persons to whom the Personal Data refers.
Personal Data means any personal information including identifying information such as the
name, identification or passport number, mobile telephone number, email address, voucher
transaction details, of whatever nature, format or media that by whatever means, is provided to
the Data Processor by the Data Controller, is accessed by the Data Processor on the authority
of the Data Controller or is otherwise received by the Data Processor on the Data Controller’s
behalf and includes transactional or other information associated with the Data Subject
generated by the Data Processor in the course of providing the Service to the Data Controller.
Processing in relation to Personal Data, includes the obtaining, recording or holding of such
data or carrying out any operation or set of operations on the data, including organization,
adaptation, or alteration; disclosure by transmission, dissemination, or otherwise; and
alignment, combination, blocking, erasure, or destruction.
Schedule means the schedules annexed to and forming part of this agreement.

1 This agreement is based upon a sample contract included in CaLP’s “Protecting Beneficiary Privacy: Principles and Operational
Standards for the Secure Use of Personal Data in Cash and E-Transfer Programs,” (Oxford: CaLP 2013),
http://www.cashlearning.org/resources/library/389-protecting-beneficiary-privacy-principles-and-operational-standards-for-the-
secure-use-of-personal-data-in-cash-and-e-transfer-programmes
**Services** means the specific activities for which the Data Controller has engaged the Data Processor as set out in the main/ master services agreement.

### 2 DATA PROCESSING

2.1 The Data Processor agrees to process the Personal Data to which this agreement applies, and in particular the Data Processor agrees that it shall:

- process the Personal Data in accordance with the terms and conditions set out in this agreement and where the standards imposed by the data protection legislation regulating the Data Processor processing of the Personal Data are higher than those prescribed in this agreement, then in accordance with such legislation;
- process the Personal Data strictly in accordance with the purposes relevant to the Services in the manner specified from time to time by the Data Controller; and for no other purpose or in any other manner except with the express prior written consent of the Data Controller;
- implement appropriate technical and organizational measures to safeguard the Personal Data from unauthorized or unlawful processing or accidental loss, destruction or damage, having regard to the state of technological development and the cost of implementing any measures; such measures shall ensure a level of security appropriate to the harm that might result from unauthorized or unlawful processing or accidental loss, destruction or damage and to the nature of the Personal Data to be protected;
- regard the Personal Data as confidential data and not disclose such data to any person other than to employees, agents or sub-contractors to whom disclosure is necessary for the performance of the Service and subject to [...] below or except as may be required by any law or regulation affecting the Data Processor;
- implement technical and organizational measures to ensure the confidentiality, privacy, integrity, availability, accuracy and security of the Personal Data including establishing organizational policies for employees, agents and sub-contractors aimed at complying with the Data Processor’s duties to safeguard the Personal Data in accordance with this agreement;
- implement backup processes as agreed between the Data Controller and Data Processor to procure the availability of the Personal Data at all times and ensure that the Data Controller will have access to such backup of the Personal Data as is reasonably required by the Data Controller;
- ensure that any disclosure to an employee, agent or sub-contractor is subject to a binding legal obligation to comply with the obligations of the Data Processor under this agreement including compliance with relevant technical and organizational measures for the confidentiality, privacy, integrity, availability, accuracy and security of the Personal Data. For the avoidance of doubt, any agreement with an employee, agent or sub-contractor shall not relieve the Data Processor of its obligation to comply fully with this agreement, and the Data Processor shall remain fully responsible and liable for ensuring full compliance with this agreement;
- comply with any request from the Data Controller to amend, transfer or delete Personal Data; provide a copy of all or specified Personal Data held by it in a format and or a media reasonably specified by the Data Controller within reasonable timeframes as agreed between the parties [Agency to insert relevant time periods at its discretion];
- should the Data Processor receive any complaint, notice or communication which relates directly or indirectly to the processing of the Personal Data or to either party’s compliance with applicable law, immediately notify the Data Controller and provide the Data Controller with full co-operation and assistance in relation to any complaints, notices or communications;
- promptly inform the Data Controller if any Personal Data is lost or destroyed or becomes damaged, corrupted or unusable and at the request of the Data Controller, restore such Personal Data at its own expense;
k. in the event of the exercise by Data Subjects of any rights in relation to their Personal Data, inform the Data Controller as soon as possible,
l. assist the Data Controller with all Data Subject information requests which may be received from any Data Subject in relation to any Personal Data;
m. not use the Personal Data of Data Subjects to contact, communicate or otherwise engage with the Data Subjects including transmission of any marketing or other commercial communications to the Data Subjects, except in accordance with the written consent of the Data Controller or to comply with a court order. For the avoidance of doubt, the Data Processor is not prohibited from contact, communication or engaging with the Data Subject in so far as this does not involve processing of Personal Data and the Data Processor ensures that the promotion or offer of services is not in any manner associated to the Data Controller or the Data Controller’s services;
n. notify the Data Controller of the country(s) in which the Personal Data will be processed where such country(s) is not the country of the Data Processor’s registered office;
o. not process or transfer the Personal Data outside of the country of its registered office except with the express prior written consent of the Data Controller pursuant to a request in writing from the Data Processor to the Data Controller;
p. permit and procure that its data processing facilities, procedures and documentation be submitted for scrutiny by the Data Controller or its authorized representatives, on request, in order to audit or otherwise ascertain compliance with the terms of this agreement;
q. advise the Data Controller of any significant change in the risk of unauthorized or unlawful processing or accidental loss, destruction or damage of Personal Data; and
r. report [in accordance with agreed reasonable timeframes] to the Data Controller on the steps it has taken to ensure compliance with clause 3.1. of this agreement.

3 WARRANTIES
3.1 The Data Processor warrants that:
a. it will process the Personal Data in compliance with laws, enactments, regulations, orders, standards and other similar instruments applicable to the Data Processor; and in accordance with the terms and conditions of this agreement;
b. in order to observe the rights of ownership and/or other proprietary or intellectual property rights of the Data Controller in the Personal Data, not copy, retain or process the Personal Data in any manner over the course of this agreement and upon expiration or termination of this agreement, except as required by law or in accordance this agreement.

4 INDEMNITY
4.1 The Data Processor agrees to indemnify and keep indemnified and defend at its expense the Data Controller against all costs, claims, damages or expenses incurred by the Data Controller or for which the Data Controller may become liable due to any failure by the Data Processor or its employees, subcontractors or agents to comply with the obligations under this agreement.

5 APPOINTMENT OF SUB-CONTRACTORS AND AGENTS/ COMPLIANCE BY SUB-CONTRACTORS AND AGENTS
5.1 The Data Processor may authorize a third party (sub-contractor or agent) to process the Data:
a. subject to the terms of this agreement;
b. subject to the Data Controller’s prior written consent, the validity of the consent will be conditional on the Data Processor supplying the Data Controller with full and accurate details of the sub-contractors or agents; and
c. provided the relevant sub-contractor’s or agent’s contract terminates automatically on the termination of this agreement for any reason.

6 TERMINATION
6.1 This agreement shall terminate automatically upon termination or expiry of the Data Processor’s obligations in relation to the Services.
6.2 The Data Controller shall be entitled to terminate this Agreement forthwith by notice in writing to the Data Processor if:
   a. the Data Processor is in a material or persistent breach of this Agreement which, in the case of a breach capable of remedy, shall not have been remedied within 10 days from the date of receipt by the Data Processor of a notice from the Data Controller identifying the breach and requiring its remedy; or
   b. the Data Processor becomes insolvent, has a receiver, administrator, or administrative receiver appointed over the whole or any part of its assets, enters into any compound with creditors, or has an order made or resolution passed for it to be wound up (otherwise than in furtherance of a scheme for solvent amalgamation or reconstruction).
6.3 On termination of this agreement the Data Processor shall, in accordance with the direction of the Data Controller:
   • deliver or destroy all Personal Data supplied by the Data Controller in its possession or under its control;
   • instruct all its employees, agents and sub-contractors to facilitate and ensure the delivery or destruction of the Personal Data including copies of the Personal Data in accordance with the Data Controller’s direction.

7 GOVERNING LAW
7.1 This agreement will be governed by the laws of the United States, and the parties submit to the exclusive jurisdiction of the Courts of State of Oregon (USA) for all purposes connected with this agreement, including the enforcement of any order or judgment made under or in connection with it.

8 WAIVER
8.1 Failure by either party to exercise or enforce any rights available to that party or the giving of any forbearance, delay or indulgence shall not be construed as a waiver of that party’s rights under this agreement.

9 INVALIDITY
9.1 If any term or provision of this agreement shall be held to be illegal or unenforceable in whole or in part under any enactment or rule of law, such term or provision or part shall to that extent be deemed not to form part of this agreement, but the enforceability of the remainder of this agreement shall not be affected, provided however that if any term or provision or part of this agreement is severed as illegal or unenforceable, the parties shall seek to agree to modify this agreement to the extent necessary to render it lawful and enforceable, and as nearly as possible to reflect the intentions of the parties embodied in this agreement, including without limitation the illegal or unenforceable term or provision or part.
## ANNEX 5: COSTING SCENARIO PLANNING TOOL

**Introduction:** This tool will help you compare costs between service providers and disbursement mechanisms. It only compares costs of hardware, materials, and fees, and does not take into consideration other set-up or management costs. This tool was originally developed by Oxfam and presented in CaLP’s “E-transfers in Emergencies: Implementation Support Guidelines” (pg. 22). It has been modified for use by Mercy Corps.

**Instructions:** Add rows as needed and plug in your anticipated material costs and fees. Since fees can vary depending on the size and number of transfers, it is worth considering different disbursement structures, like one large transfer or multiple small transfers. Try calculating several "tranche" scenarios by adding new rows.

### Calculation instructions

- **Participant Material/Hardware Costs:** 
  
  # of participants x cost of material (such as paper vouchers, e-vouchers or SIM cards) per participant.

- **Vendor Material/Hardware Costs (e-vouchers only):** 
  
  # of vendors x cost of material (such as e-voucher point of sale device) per vendor.

- **Service fee:** 
  
  Some e-transfer services charge a service fee (like an annual or monthly fee). List costs for the expected distribution period here.

- **Transfer Fee:** 
  
  Some SPs, like mobile money operators, take a fee when money is transferred from Mercy Corps to the participant accounts. Include those fees here (fee x # of transfers).

- **Cash Out Fee:** 
  
  Fees may also be charged to the participant when they receive their cash from the service provider. Include those costs here.

### Total cost

Add all costs here.

<table>
<thead>
<tr>
<th>Transfer Type and/or Service Provider</th>
<th>Participant Material/Hardware Costs</th>
<th>Vendor Material/Hardware Costs (e-vouchers only)</th>
<th>Service fee</th>
<th>Transfer Fee</th>
<th>Cash Out Fee</th>
<th>Total cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paper Vouchers</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>E-Vouchers</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Mobile Money Transfers, one large disbursement</td>
<td>N/A</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Mobile Money Transfers, several small disbursements</td>
<td>N/A</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other Cash Transfer Services</td>
<td>N/A</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
ANNEX 6:

E-TRANSFER STAFFING RESOURCES

Introduction
This annex contains position descriptions and an organizational chart from prior Mercy Corps e-transfer programs. Resources come from the Philippines “TabangKO” program that delivered cash transfers to 25,000 participants using mobile money. Also included is a position description from an e-voucher pilot program in Niger.

Contents
1. TabangKO Organizational Chart, p. 1
2. TabangKO Program Manager Position Description, p. 2
3. Niger E-voucher Pilot Program Position Description, p. 4
4. TabangKO Field Officer Position Description, p. 5
5. TabangKO Monitoring and Evaluation Field Assistant, p. 7

TabangKO Organizational Chart
PROGRAM/ DEPARTMENT SUMMARY:
Super Typhoon Haiyan – known locally as Typhoon Yolanda – left a trail of massive devastation across the Philippines on 8 November, 2013. Initial reports estimate that over 3,500 have died, while more than 10 million people are affected across nine regions of the country. Mercy Corps has deployed a team of emergency response experts to deliver aid following one of the strongest storms in recorded history. The most pressing initial needs will be for clean water, sanitation, temporary shelter, and food. Mercy Corps has years of experience helping low-income communities in the Philippines. We know that the storm has devastated some of the country’s most vulnerable people. While working to meet immediate humanitarian needs, the response team will also maintain a focus on helping communities rapidly transition from relief to recovery and long-term rebuilding.

GENERAL POSITION SUMMARY:
The TabangKO Program Manager will provide oversight of cash and mobile money programming components of Mercy Corps’ early economic recovery efforts in the Visayas region of the Philippines. TabangKO, drawing from Visayan language meaning “My Help,” is a cash transfer program will help families begin to meet their immediate needs. TabangKO Program Manager will manage and supervise all staff, oversee program planning and implementation, monitoring systems and operational functions. In addition, s/he will attend cash working groups for coordination purposes and liaise with other stakeholders (i.e. local authorities, mobile network operators, vendors). This position requires strong implementation, coordination and organizational skills, as well as previous cash transfer programming experience; some e-transfer and/or mobile experience is preferred. S/he must also be knowledgeable of support systems necessary to ensure smooth functioning and delivery of target results, including monitoring and evaluation, finance and administration/logistics.

ESSENTIAL JOB RESPONSIBILITIES:
Program Management:
- Identify and prioritize strategic sectors of focus, identify market, community and government actors to partner with or support in economic recovery activities;
- Refine and expand the cash transfer program to the target geography;
- Guide the development of additional proposals related to cash transfer program;
- Implement all cash transfer program according to Mercy Corps’ guidance on best practices for cash transfer programming;
- Integrate Mercy Corps’ gender policy, procedures and best practices throughout all cash transfer programming;
- Advise on establishment and function of any needed payment delivery mechanism including security evaluation and beneficiary utilization of the system;
- Work with communities, government representatives, other UN and NGO stakeholders and the program team to selection and organization of cash transfer program;
• Oversee the post-distribution monitoring (PDM), train staff on PDM documents and procedures and ensure it is carried out after each distribution, including monitoring of market prices;
• Ensure cash transfer program activities are integrated as appropriate with other sectors supported by Mercy Corps in the Philippines.
• Ensure integration of industry best practices such as SPHERE, SEEP MERS, and CaLP Guidelines on E-transfers and Minimum Requirements for Market Assessments;
• Assist with documentation of case studies and lessons learned to benefit future Mercy Corps programs;
• Monitor cash transfer program budgets.

Team Management
• Create a working atmosphere conducive to professional growth and development of excellent personnel at all levels;
• Recruit competent technical staff and organize the team to perform early economic recovery programs.

Coordination
• Coordinate with counterparts, including the UN, local partners, government officials, military actors and other INGOs and donors to implement programs to complement but not overlap; synchronize economic recovery efforts with other sectoral programs of MC and other agencies as appropriate (i.e. water-sanitation);
• Develop relationships with relevant local government bodies and the private sector.

Security
• Ensure compliance with security procedures and policies as determined by country leadership;
• Proactively ensure team members operate in a secure environment and are aware of policies.

Organizational Learning: As part of our commitment to organizational learning and in support of our understanding that learning organizations are more effective, efficient and relevant to the communities they serve - we expect all team members to commit 5% of their time to learning activities that benefit Mercy Corps as well as themselves.

Accountability to Beneficiaries: Mercy Corps team members are expected to support all efforts towards accountability, specifically to our beneficiaries and to international standards guiding international relief and development work, while actively engaging beneficiary communities as equal partners in the design, monitoring and evaluation of our field projects.

SUPERVISORY RESPONSIBILITY: A team of twenty Field Managers, Officers and Assistants.

ACCOUNTABILITY:
REPORTS DIRECTLY TO: Country Representative
WORKS DIRECTLY WITH: All Mercy Corps Philippines team and partner organization team members; Mercy Corps Program Officers; national and international NGOs, UN agencies, government officials and military bodies as needed.
KNOWLEDGE AND EXPERIENCE:
- A Bachelor’s Degree in business, economics, international studies or related field.
- At least 2-4 years’ experience in a relief/recovery setting preferred.
- Experience with developmental programming in microfinance, rural development, or enterprise development preferred and experience with cash transfer programming required. Experience with e-transfers preferred.
- Demonstrated ability to implement a program, manage a team and develop their capacities.
- Grant management and compliance experience necessary (i.e. USAID, ECHO, DFID)
- Fluency in spoken and written English and a local language is required.
- Strong writing, reporting, organizational and communication skills are required.
- Computer literate and strong organizational skills.

SUCCESS FACTORS:
The successful TabangKO Program Manager will recognize that Mercy Corps’ ability to function successfully in the Philippines depends on the ability to understand the context in which programs operate. S/he will have the ability to work on cash transfer program activities that build relationships and platforms for longer-term programming. This person must have the ability to provide leadership to team and build bridges to other program teams. S/he will have excellent negotiation and communication skills providing continued development of donor and partner relationships. S/he will bring a positive approach to the job, embracing challenges as opportunities to innovate. S/he will write well and communicate in a manner that is confident and clear, yet diplomatic, enabling him/her to forge positive working relationships with donors and other stakeholders. The successful candidate will demonstrate a strong commitment to teamwork and accountability and believe in organizational learning. Finally, the successful TabangKO Program Manager will work well under pressure in a fluid operating and security environment. The most successful Mercy Corps staff members make effective communication a priority in all situations and maintain a sense of humor.

Niger E-voucher Pilot Program Position Description

PROGRAM/ DEPARTMENT SUMMARY:
Mercy Corps will test an electronic smart-card based system for voucher disbursement in Niger. This platform is expected to improve the security transparency and efficiency of voucher programming.

GENERAL POSITION SUMMARY:
The Electronic Voucher Pilot Program Manager will be responsible for leading processes that enable electronic voucher (e-voucher) disbursement, monitoring and reconciliation with vendors. S/he will manage relationships with the technology service provider, and ensure full documentation of the strengths and weaknesses of the electronic voucher system.

ESSENTIAL JOB FUNCTIONS:

Pilot and Program Management
- Oversee the pilot test process, including connecting the service provider with the field teams and developing a work plan for the test itself.
- Oversee the import and reception of hardware, as necessary.
- Manage relationship with the e-voucher Service Provider, communicating issues and questions in a clear manner.
• Request and monitor technical upgrades and development of e-voucher platform as required or desired to serve program needs.
• Work in close collaboration with the HQ/TSU based electronic payments specialist to conduct the first pilot test.
• Work with Finance and Compliance to ensure the e voucher platform meets Mercy Corps’ compliance and logistics rules and procedures.
• Supervise creation of context specific training materials for beneficiaries and vendors.
• Oversee distribution of aid to beneficiaries in a way that conforms with Mercy Corps accountability and program management requirements.
• Lead the process of monitoring the pilot test(s) and documenting lessons learned. Communicate lessons learned to Niger-based and HQ staff to ensure diffusion of learning.

Team Management and Coordination
Work closely with and coordinate activities with field teams and other relevant teams at Mercy Corps.

Representation
• Maintain regular communication with the donor and complete all program reports.
• Act as primary contact point with the technical partner.
• As relevant, coordinate with other Mercy Corps and external initiatives on cash, such as the Better than Cash Alliance and CaLP.
• Conduct him/herself both professionally and personally in such a manner as to bring credit to Mercy Corps and to not jeopardize its humanitarian

TabangKO Field Officer Position Description

Position Title: TabangKO Field Officer – Philippines
Location: Cebu, Leyte or Panay Island, Philippines
Salary Level: As stated on employment contract.
Current Employee: N/A

PROGRAM/ DEPARTMENT SUMMARY:
Super Typhoon Haiyan left a trail of massive devastation across the Philippines on 8 November, 2013. Initial reports estimate that over 3,500 have died, while more than 10 million people are affected across nine regions of the country. Mercy Corps has deployed a team of emergency response experts to deliver aid following one of the strongest storms in recorded history. The most pressing initial needs will be for clean water, sanitation, temporary shelter, and food. We know that the storm has devastated some of the country’s most vulnerable people. Mercy Corps has years of experience helping low-income communities in the Philippines and will rely on mobile cash transfers to help beneficiaries meet diverse and overwhelming needs. While working to meet immediate humanitarian needs, the response team will also maintain a focus on helping communities rapidly transition from relief to long-term rebuilding and recovery.

GENERAL POSITION SUMMARY:
The Field Officer will support the TabangKO program, which responds to immediate needs by providing mobile cash transfers to vulnerable typhoon-affected Filipinos. Mercy Corps will
partner with BanKO, a Philippines-based mobile bank serving low-income populations, to deliver unconditional cash transfers. The Field Officer will be assigned to an area within Cebu, Leyte or Panay Island, and will be responsible for implementing all community activities required for this program including beneficiary targeting, registration and training. An essential part of this role will involve building positive relationships with local leaders to ensure that the program is understood and has community support.

**ESSENTIAL JOB RESPONSIBILITIES:**

**Community Engagement**
- Ensure that program objectives & processes are well understood by community members and leaders.
- Establish a diverse community committee to help manage the project at the local level, representing interests of men, women, boys and girls.

**Program Implementation**
- Identify and contract temporary employees to help with beneficiary registration events.
- Ensure that beneficiaries are effectively targeted according to established vulnerability criteria with input from local leaders, national government lists and community members.
- Verify that selected beneficiaries meet vulnerability requirements by scheduling and participating in household visits.
- Schedule registration events and ensure that beneficiaries and community leaders attend.
- Ensure that selected beneficiaries are accurately and efficiently registered as Mercy Corps beneficiaries at registration events.
- Other duties as assigned.

**Monitoring, Evaluation & Accountability**
- Participate in post distribution monitoring activities including surveys and structured observations.
- Report and/or respond to queries and complaints received through community complaint mechanisms.
- Ensure that the viewpoints of all community members (including men, women and youth) are equally solicited and heard.

**Finance & Compliance Management**
- Follow Mercy Corps operational and financial procedures regulations related to emergency programming to ensure compliance with donor and internal policies.

**Security**
- Comply with security procedures and policies as determined by country leadership.

**Organizational Learning:** As part of our commitment to organizational learning and in support of our understanding that learning organizations are more effective, efficient and relevant to the communities they serve - we expect all team members to commit 5% of their time to learning activities that benefit Mercy Corps as well as themselves.

**Accountability to Beneficiaries:** Mercy Corps team members are expected to support all efforts towards accountability, specifically to our beneficiaries and to international standards.
guiding international relief and development work, while actively engaging beneficiary communities as equal partners in the design, monitoring and evaluation of our field projects.

SUPERVISORY RESPONSIBILITY: Contract and supervise 3 temporary registration agents.

ACCOUNTABILITY:
REPORTS DIRECTLY TO: TabangKO Field Manager / Senior Field Manager
WORKS DIRECTLY WITH: Additional Field Officers, M&E staff, Operations and Finance Staff, Partner Agency Staff

KNOWLEDGE AND EXPERIENCE:
- Experience organizing large community meetings, trainings or committees.
- Experience working at the community level with International NGOs, Community Based Organizations or governmental organizations.
- Experience working in post-disaster contexts is desired.
- Demonstrated ability to form productive relationships with local government officials and civil society organizations.
- Experience with Excel and mobile data collection applications is desired.
- Bachelor’s degree desired but not required.
- Fluency in English and Tagalog required, other local languages desired.

SUCCESS FACTORS:
The successful candidate will have a proven ability to build and maintain positive relationships with a wide range of government, private sector and civic stakeholders. S/he will be resourceful, have the capacity to work productively in disaster environments and re-prioritize quickly in the face of unpredictable conditions. S/he will demonstrate exceptional interpersonal and cross-cultural communication skills and be committed to the values and mission of Mercy Corps.

TabangKO Monitoring and Evaluation Field Assistant

Position Title: TabangKO M&E Field Assistant – Philippines
Location: Western Leyte, Philippines
Position Status: Full-time ☑️ or Part-time ☐ AND Regular ☐ or Temporary ☑️
Current Employee: N/A

PROGRAM/ DEPARTMENT SUMMARY:
Super Typhoon Haiyan – known locally as Typhoon Yolanda – left a trail of massive devastation across the Philippines on 8 November, 2013. Initial reports estimate that over 3,500 have died, while more than 10 million people are affected across nine regions of the country. Mercy Corps has deployed a team of emergency response experts to deliver aid following one of the strongest storms in recorded history. The most pressing initial needs will be for clean water, sanitation, temporary shelter, and food. We know that the storm has devastated some of the country’s most vulnerable people. Mercy Corps has years of experience helping low-income communities in the Philippines and will rely on mobile cash transfers to help beneficiaries meet diverse and overwhelming needs. While working to meet immediate humanitarian needs, the response team will also maintain a focus on helping communities rapidly transition from relief to long-term rebuilding and recovery.
GENERAL POSITION SUMMARY:
The Field Assistant will support the TabangKO program, which responds to immediate needs by providing mobile cash transfers to vulnerable typhoon-affected Filipinos. Mercy Corps will partner with BanKO, a Philippines-based mobile bank serving low-income populations, to deliver unconditional cash transfers. The Field Assistant will be assigned to areas in Western Leyte and will be responsible for monitoring cash outs / disbursements in all locations in Western Leyte, and for collecting essential Post Distribution Monitoring Information (PDM) which will help Mercy Corps evaluate the impact of the cash transfers, and charter a way forward. An essential part of this role will involve building positive relationships with Barangay and other local leaders to ensure that the program is understood and has community support.

ESSENTIAL JOB RESPONSIBILITIES:
The field assistant will be a primarily M&E data collection and assessment functions, with specific duties listed below:

Market assessments:
- Conduct market price assessments of key goods and services in all selected barangays / municipalities and digitize this information on MC provided templates;
- Support the logistics and facilitation of livelihood assessments, including community selection / mobilization, co-ordination with local government units, focus group discussions;
- Support field teams with required logistics (vehicle movement) and supplies as required

Monitoring, Evaluation & Accountability:
- Support field teams with conducting baseline data surveys of beneficiaries and post distribution monitoring of the program;
- Support field teams with data digitization as required, and verification of data entered into Mercy Corps software as required.
- Ensure complaint database is updated and resolved on a regular basis
- Ensure Mercy Corps solicits beneficiary feedback on the process, program and effectiveness of all components including training, on a regular basis and this is reported back to the field supervisors / field officers
- Ensure that there is adequate co-ordination with local government units, and that local government units are provided with names of households supported through this program

Cash out monitoring:
Ensure that the they are present at cash out / disbursements in Western Leyte to support the BanKO partner outlet address any concerns, and to ensure that beneficiaries have adequate support in the use of mobile technology;

Finance & Compliance:
Support field teams in requests for cash advances, Travel advances / expense reports, and ensure Mercy Corps operational and financial procedures regulations related to emergency programming to ensure compliance with donor and internal policies.

Security
- Comply with security procedures and policies as determined by country leadership.
- Any other duties as assigned.

Organizational Learning:
As part of our commitment to organizational learning and in support of our understanding that learning organizations are more effective, efficient and relevant to the communities they serve - we expect all team members to commit 5% of their time to learning activities that benefit Mercy Corps as well as themselves.

**Accountability to Beneficiaries:**
Mercy Corps team members are expected to support all efforts towards accountability, specifically to our beneficiaries and to international standards guiding international relief and development work, while actively engaging beneficiary communities as equal partners in the design, monitoring and evaluation of our field projects.

**SUPERVISORY RESPONSIBILITY:** None

**ACCOUNTABILITY:**
REPORTS DIRECTLY TO: TabangKO Field Officers / Field Manager
WORKS DIRECTLY WITH: Additional Field Assistants / Field Officers, M&E staff, Operations and Finance Staff, Partner Agency Staff

**KNOWLEDGE AND EXPERIENCE:**
- Experience organizing and supporting data collection, and conducting M&E surveys, facilitation / moderation of community ongoing needs;
- Experience with Excel and mobile data collection applications is required, familiarity with use of new technology or willingness to learn is desired;
- Experience working at the community level with International NGOs, Community Based Organizations or governmental organizations.
- Experience working in post-disaster contexts is desired.
- Bachelor’s degree desired but not required.
- Fluency in English & Tagalog required, other local languages (Cebuano, Wari is desired).
ANNEX 7:

USER CAPACITY SURVEY

Introduction and Purpose
This tool will help you assess usage patterns and potential accessibility barriers for potential e-transfer users (participants and vendors). It should be customized for local contexts.

Instructions
Complete the survey with targeted number of potential participants. Ensure a mix of youth, elderly, male and female respondents.

<table>
<thead>
<tr>
<th>E-transfer Infrastructure Survey</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of surveyor: ________________</td>
</tr>
<tr>
<td>Date of survey: ________________</td>
</tr>
<tr>
<td>Time of day survey is performed: ________________</td>
</tr>
<tr>
<td>Area or region where survey is used: ________________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Respondent Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex of respondent: ________________</td>
</tr>
<tr>
<td>Age of respondent: ________________</td>
</tr>
<tr>
<td>Community (if different from where they are being surveyed): ________________</td>
</tr>
</tbody>
</table>

1. Do you (or your family) own a mobile phone?
   - ☐ Yes, my own personal phone with personal SIM, SKIP to Q6
   - ☐ Yes, I share a phone with at least 1 other person, CONTINUE to Q2
   - ☐ No CONTINUE to Q2

2a. Why do you not own a personal mobile phone?
   - ☐ Don't know how to operate
   - ☐ Not having enough money to buy a mobile phone/ It is expensive
   - ☐ It is time consuming
   - ☐ Don't have network coverage
   - ☐ Any other--please specify

2b. Do you own your own SIM card?
   - ☐ Yes, my own personal SIM

---

3. If your family shares the phone, who normally has possession/control over the phone? (Defined as having in his/her possession 75% of the time or more)
   
   ___________ age of family member who controls the phone
   ___________ sex of family member who controls the phone
   ___________ relationship of family member to respondent (can be self)

4. Do you have access to that phone?
   - Yes, whenever I need or ask to use it
   - Sometimes, but not all the time
   - On rare occasions

5. Does your family use multiple SIM cards for the family phone?
   - Yes
   - No

6. Do you know how to receive SMS/texts?
   - Yes
   - No

7. Do you know how to send SMS/texts?
   - Yes
   - No

8. Are you able to make and receive calls on mobile phone?
   - Yes
   - No

9. Do you have access to internet on mobile phone?
   - Yes
   - No

10. Who is your network provider?
    - (Insert option 1)
    - (Insert option 2; add additional options if available)
    - Any other--please specify

11. Do you have coverage from this provider at your home?
    - Yes
    - No

12. If you do not have coverage at home, how far do you have to travel to get access?
13. How far do you have to travel to reach the closest local market with basic food items? 

_____(distance in kms)

14. In the past 12 months, have you used a mobile device to…?

☐ Pay bills
☐ Send money
☐ Receive money

If yes to Q14, ask: How far are you located from a service point (the place where you do the cash deposit and cash withdrawal transactions)?

☐ <1km
☐ 1-5km
☐ >5km

If yes to Q14, ask: which provider(s) or service(s) did you use?________________________
**E-CASH CONTRACT CHECKLIST**

This tool can be used while assessing e-cash service providers to ensure that key services are offered prior to signing a contract. Not all items listed will be detailed in the contract, but they should be understood prior to selecting an SP.

*Note, many items on this checklist are specific to mobile money bulk distributions.*

<table>
<thead>
<tr>
<th><strong>Product Offering &amp; Technical Specifications</strong></th>
<th><strong>Meets program requirements? (Y/N)</strong></th>
<th><strong>Meets program requirements? (Y/N)</strong></th>
<th><strong>Comments</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Scope of services - what type of technology will be used (SMS based SIM kit? USSD? ATM/credit cards?)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are offline disbursement options provided in the event of network outage? If yes, how are disbursements managed and documented?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is hardware (e.g. a SIM card) required for each beneficiary? How are these procured and distributed?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Will the SP provide required payment hardware? At what cost?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Will the MNO provide an “extra” phone at the point of payment, for beneficiaries without phone access?</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Agent Network & Liquidity**

- Does the SP have an established network of agents or pay-points close to your targeted participants? If not, are they willing to mobilize agents for program distributions?
- What are average levels of cash on-hand at agents? If the program requires substantially higher amounts of liquidity, how will the SP manage that increase?
- What days/times are agents available?
- Are there limitations or restrictions to geographic areas served by your SP?
- Agent coverage: How many cash outs can an agent realistically complete in an hour? Are sufficient agents available to meet the needs of our participants?

**Program Participant Registration, Account Opening and Data Management**

- Are participants required/allowed to establish individual accounts?
- Can bulk transfers be sent to participants that already have mobile money accounts, in addition to those establishing new accounts?
- What ID, if any, is required to open an account?
- What alternative forms of ID are accepted if no formal ID is available?
- What privacy and/or data protection is offered by the MNO?

**Pricing, Fees and Account Funding**

- Is the fee structure clear?
- How and when will fees be billed?
- If fees are charged upon use or withdraw of e-cash, can fees be paid directly by Mercy Corps? (Instead of by the participant?)
- How and where does Mercy Corps transfer money to an escrow account in preparation for participant transfers?
- How does reconciliation occur with that escrow account? Can Mercy Corps be reimbursed if excess funds remain at the end of the program?
- Are fees fixed for the term of the contract- ensuring that no changes in fees will occur?

**Customer Service and Support**

- Who will be the point person for Mercy Corps? Are they easily accessible?
- What additional support procedures/resources are available to support Mercy Corps? Are preferred customer service point people available to participants?
- Customer service, beneficiaries: How can beneficiaries access support? Is there a toll-free support line? What are the hours of operation?

**Disbursement Process**

- How will Mercy Corps initiate a bulk cash transfer?
- Does the MNO require a specific format to send the transfer?
- What is the timeline for sending a transfer request?
SAMPLE STANDARD OPERATING PROCEDURES (SOPs)

Included here are SOPs from two Mercy Corps e-transfer programs. The first are from TabangKO, Mercy Corps Philippines’ mobile money cash transfer program that reached 25,000 participants affected by Typhoon Haiyan. The second set of SOPs (starting on page 8) are from a e-voucher pilot program in Nepal.

TabangKO Mobile Cash Transfer Program Standard Operating Procedures

General Purpose:
Outlines the processes required to deliver mobile cash transfers through our service provider, BanKO to 25,000 Typhoon affected households. Key steps described in this SOP:

1. Geographic targeting
2. Participant selection
3. Participant registration event (“caravan”)
4. Cash transfers
5. Monitoring, reporting and reconciliation
6. Accounting Treatment

1. GEOGRAPHIC TARGETING

Purpose
- Find most affected municipalities and sub administrative districts (barangays) to include in the TabangKO program
- Obtain support from the LGU (Local Government Unit) at the Municipal level (with Mayor)
- Avoid duplication with other NGO cash programs

Process
- Visit Governor and/or Municipal Mayor’s Office. Introduce program and ask for support
- Obtain Mayor (or other representative) signature on letter of endorsement
- Find out if other organizations are giving aid, in what form and where at a barangay level (the smallest administrative area)
- Request other information that may help us in selecting participants, including:
  - List of affected barangays, with any detail about damage, # of HHs affected, etc.
  - List of Typhoon affected households (per barangay)
- Request a representative from the LGU to accompany and guide the team to visit the barangay captain
• Select target barangays based on data collected and consultation with clusters to avoid duplication with other NGOs
• Continuously report activities using the 4W’s format through the Cash Working Group
• Complete Market Survey with 2-3 businesses in each targeted barangay. Businesses should be common locations where target participants purchase food, shelter and medicine and/or other household supplies.

Documentation
Add the following documents to the physical and electronic program files:

• Typhoon damage reports from the municipality and/or province, lists of affected households; report from visit with municipality; 4W reports; completed Market assessments

2. PARTICIPANT SELECTION

Purpose
• Identify participants that meet program selection criteria: households living in extreme poverty that have experienced serious damage as a result of Typhoon Yolanda (whose homes have become inhabitable or livelihoods have been interrupted as a result of the storm).
• Selection may also take into consideration previous distributions of relief. For example, TabangKO may exclude households on the 4P government poverty list, if those people have received significant amounts of support from other relief efforts (i.e., mass WFP distributions). We seek to avoid duplication of cash transfers where other NGOs are providing cash transfers.
• Ensure that selection criteria and program are transparent and well understood by the community.
• Select participants

Process
Step 1: Initial Barangay Visit & Assessment
• Introduce program and ask for support from Barangay Captain and have Barangay Captain sign Letter of Endorsement
• Request list of affected households (if not already obtained from municipality)
• Request introduction to Community Health Workers, Women’s groups, or other impartial and neutral community workers. Prioritize inclusion of females, youth and underrepresented groups. These individuals can serve as the community mobilizers.
• Orient the mobilizers on their responsibilities and tasks. If mobilizers are volunteers (as opposed to salaried municipal employees), have the mobilizers sign the Community Mobilizer Scope of Work.
• Hang program banner that lists program information and participant selection criteria, displays an example of a completed Account Opening Form (AOF), and lists complaint line and BanKO customer service hotline #s.
Step 2: Review and clean-up initial participant list

- Using lists of affected households provided by community members and/or government officials, filter according to Mercy Corps selection criteria.

Step 3: Physical Participant Verification

- Using the filtered participant list, MC staff verifies 15-20% of the “severely damaged” HHs by performing home visits to randomly selected HHs. The Program Manager or Field Manager should select (highlight) 20-25% of HHs to be verified prior to the field visit.

- Field Officers perform physical verification of the required % of pre-selected households using the following methodology:
  1. Review the names of randomly selected HHs, select half of randomly selected HHs that are easily accessible for home visits.
  2. Perform home visits to where the Field Officer (FO) confirms that the participant name matches the name on the list, that the house is (or was) severely damaged in the storm, and that the household is not wealthy relative to other families in the area. (The FO confirms any other selection criteria relevant for that community such as participation in the 4P program, etc.) The Field Officer then marks the household “verified OK” on the list and takes a photo.
  3. While doing the physical verification, the FO should also randomly verify an additional 10% of HHs passed during his/her verification walk or drive. S/he should document if passed homes are appropriately included or excluded from the list of selected HHs. In case of excluded HHs, record the HH location, name and contact info and consult with community leadership about adding this HH to the list.

Additional notes:

- If males are listed as the participant, ask if a female HH member is available for the program and replace her as the participant.

Step 4: List Finalization

- In cases where more than 3 HHs did not meet program criteria, (either inclusion or exclusion errors), FOs should consult their manager.

- If no substantial errors were discovered during verification, Field Officers should compile a final list of selected participants, using the participant list format (see Annex 4) and prioritizing female household members as recipients.

- Assign participants to registration events and share the participant list with community mobilizers at least 48 hrs prior to caravan registration events so that participants are informed.

Documentation:

- Signed letter of endorsement from Barangay captain
• Signed SOWs with community mobilizers (if applicable – not required for salaried government employees that are assisting as part of their normal work responsibilities)
• Initial participant list provided by municipality or barangay, + notes explaining how and who was added/removed to that list and why.
• Verification list, clearing showing which households were pre-selected, visited and their compliance with program selection criteria.
• Final participant lists

3. REGISTRATION EVENT PREPARATION

Purpose:
• Ensure that site for caravans is conducive to training & registration processes

Process:
• Select site for caravan event - & ensure that Globe mobile signal is present at site, and alert BanKO if not
• Ensure that a sufficient number of chairs are available for participants, acoustics of the location are conducive to training, that participants will be protected from sun, rain and other exposure to the elements
• Prepare water to be available for participants and staff
• Inform Barangay captain and Municipality about registration event location and timing

4. PARTICIPANT REGISTRATION EVENT

Purpose:
• Register selected participants as Mercy Corps cash transfer recipients and BanKO clients, providing them with knowledge and materials to receive mobile cash transfers via BanKO.
• Improve participant financial knowledge through financial education session provided by MICRA.

Process:
• Registration “caravan” events take place in targeted communities. Approximately 75 participants will be invited to 1 event.
• Events are staffed by BanKO registration agents, a minimum of 2 Mercy Corps field staff + hired registration agents, as well as MICRA staff
• Participants are registered using BanKO’s Account Opening Form and sign a waiver that allows Mercy Corps to send messages to them via SMS and + allows BanKO to share acct opening information.
• Participants are assigned a priority number and have their ID verified by Mercy Corps staff upon arrival.
- BanKO, Mercy Corps and MICRA present critical information according to event scripts – conveying basic program information, BanKO product and account information and the financial literacy training.
- Participants are gradually called by priority number to register as new BanKO clients, receive SIM and ATM cards and other critical BanKO account information.
- Perform baseline household survey with 10% of participants before or after the event
- Following event, BanKO staff will digitize all registration info and share excel database with Mercy Corps

Documentation:
- Final participant list with BanKO account numbers

5. CASH TRANSFERS

Purpose:
- Provide funds from Mercy Corps to BanKo
- Initiate transfer of funds to participant accounts
- Ensure proper review and segregation of duties are maintained throughout

Step 1: International Wire Transfer to BanKO settlement account
- TabangKO Program Manager creates projection for cash transfer needs during the coming month & creates a wire transfer request to cover total anticipated amount of cash transfers for one month (including fees). The wire transfer includes the # of participants, transfers and transfer amounts, and submits to the Country Finance Manager for review, and the Country Director for final review/approval.
- Following review and approval, the FM sends the final wire request to the RFO (and AFO) in PHP, copying the Program Manager. The RFO will then coordinate the transfer with HQ Corporate Finance.

Wire transfers should be sent to this account: [Bank details removed from this document]

*This transfer must be received by BanKO at least one day prior to the desired participant cash transfer date. Mercy Corps Philippines should initiate wire transfer request 1 week prior to participant transfer date ensure wire is processed in time.

Step 2: Mobile Cash Transfer request from Mercy Corps to BanKO for distribution to participants
- Mercy Corps Program Manager prepares a cash transfer excel file including participant first and last names, unique account #s (their phone number), transfer date and amount. This list is prepared using participant information collected at the registration event.
• Mercy Corps Program Manager prepares an instruction letter for BanKO, in the name of two authorized representative (CD and FM) summarizing request (including total amount and dates.
• Mercy Corps Program Manager prepares a payment request for the total transfer amount and attaches the cash transfer excel file and instruction letter. All documents are sent for approval and signing to the Country Director.
• The CD signs the instruction letter and payment request upon review and approval.
• The packet of documents, included signed instruction letter, cash transfer excel file and payment request are then forwarded to the Finance Manager for financial review and FM signature on the instruction letter (dual signature requirement).
• After review, the Finance Manager sends the cash transfer file & signed letter of instruction via email to the established contact at BanKO.

   *This process needs to be complete at least 2 days before anticipated cash transfer disbursement.

6. **Monitoring, Reports, Reconciliation and Filing**

**Purpose:**
• Confirm that BanKO sent requested transfers to participants
• ID and respond to any problems preventing intended participants from receiving cash transfer

**Process:**

• BanKO standard reporting: BanKO sends a standard report (“Institution Send Money”) upon request to Mercy Corps. This report contains information about successful transfers, total disbursed amount, and the account details to which the fund was disbursed, including unique account number and account owner location. This report is reviewed and filed by program management to ensure that the correct number of transfers were made to the requested participants.
• Mercy Corps staff perform post distribution monitoring with a TBD % of cash transfer recipients, and will observe cash outs at TBD% of BanKO partner outlets (agents) (agents will be selected randomly for observation).
• Mercy Corps also operates a complaint hotline and shares this number on program materials so that participants and community members can easily communicate with program staff. The number is included on pamphlets given to participants during registration, and on informational program tarps that are posted in selected communities. The complaint line is manned by a designated staff member that documents all contact in a complaint register and follows up with all issues until resolved. "Resolved" is defined as the participant confirms receiving their cash when the call was related to difficulty with the BanKO cashout process.

• Additional reports are provided from BanKO to the desired Mercy Corps point of contact every two weeks and include:
  o Total cash out amounts by target accounts
  o Total cash out from target accounts by agent location
  o List of inactive accounts (accounts that received disbursements but have not cashed out), including unique identifying account number
• Any funds remaining in the BanKO Funding Account upon termination or end of contract are returned to Mercy Corps

Documentation

The following documents are filed electronically and physically in the program file:
• BanKO institution send money reports, Post Distribution Monitoring surveys, BPO cash-out observation sheets, Complaint register

ACCOUNTING TREATMENT (during Navigator Field Connection ONLY*):

➢ Step 1: International Wire Transfer to BanKO settlement account
The wire transfer from HQ to the “BanKo Settlement account” will be directly coded to Intercompany (1200) in Portland ledgers, and then moved to a Prepaid account (1500.PHP.01 “Prepaid Expense BanKo settlement”) in the PH ledgers (entry done by AFO). The funds should not be coded against an expense account at this stage]

➢ Step 2: Mobile Cash Transfer request from Mercy Corps to BanKO for distribution to participants
When transferring the funds from the “BanKo Settlement account” to the “Target accounts”, the field finance team should send all supporting documents to the AFO. Funds from the Prepaid account (1500.PHP.01) will then be expensed against an expense account (8540) (entry done by AFO).
➢ Monthly Reconciliation
When closing the field at the end of the month, the field finance team, in coordination with the AFO, should reconcile the Prepaid account (1500.PHP.01) and justify any discrepancy. Any balance should be discussed and explained with the MC Program Manager. As the field team will have a limited access while on Navigator Field Connection, the AFO will send a G/L print-out from the 1500.PHP.01 account and the prepaid reconciliation template for the field to include as part of the reconciliation.

*When the Philippines team has access to the full Navigator (and not only Field Connection), steps performed at the HQ by the AFO will be performed directly in the field.
## ELEVATE NEPAL E-VOUCHER PILOT PROGRAM OPERATING PROCEDURES

**General Purpose:** Outlines processes used in the ELEVATE e-voucher pilot program in Nepal. This program used MerchantPRO smartphone e-vouchers.

**Key Steps described in this SOP:**

1. Community communications
2. Participant registration
3. Vendor selection
4. Voucher distribution and redemption
5. Post distribution monitoring
6. Vendor reconciliation and reimbursement

### 1. COMMUNITY COMMUNICATIONS

**Community communication process and tools**

ELEVATE used the following tools to communicate with participants, vendors and other stakeholders:

- **A. Training:** Both vendors and participants are required to participate in a training provided by Mercy Corps staff. This is where program processes and rules are described and where participants can ask questions.
- **B. Complaint Line:** Participants and vendors have access to a phone number that connects them to a Mercy Corps staff member. They can call this number to report any concerns or with questions about the program.
- **C. Fliers for participants:** Give a simple introduction to the ELEVATE project and a brief overview of how to redeem e-vouchers. It also lists the number for a complaint line where participants can call Mercy Corps staff to complain or ask questions about project activities. Fliers are distributed during community meetings and at training events.
- **D. ELEVATE process poster:** The poster illustrates the e-voucher redemption process and is displayed on the wall in community, vendor shops, and during the training to participants and vendors.
- **E. A small sign (plaque) is provided to vendors and is placed in stores to formally recognize the vendor as a participating ELEVATE vendor.** This sign will also contain Mercy Corps logo and contact address.

### 2. PARTICIPANT REGISTRATION PROCESS

Participants gather for registration and training at the same time using the following steps:

- **A. A list with selected participant names is pre-printed.**
B. Participants confirm their names (including check against official ID, whenever possible) and provide age, mobile number, sex, literacy status, citizenship ID # (when available) and community names. In later registrations, mobile phone ownership status (own or borrowed) and “helper” names were collected.

C. After registration, participants are provided with their e-voucher paper codes and PIN numbers. They are also given 100 Nepali Rupees to cover the cost of text messages (about .86 USD). Mercy Corps staff explained the purpose of the money and they signed a registration sheet acknowledging receipt of the cash.

3. VENDOR SELECTION PROCESS

A. Program boundaries were drawn on a map for the 2 target areas. The program boundaries will define a polygon that limits where the program can select participants and vendors from.

B. All vendors located within that geographic boundary are identified and interviewed with preliminary screening questions (willingness to participate, etc.). Vendors that meet the preliminary requirements are interviewed with a more detailed vendor selection survey. All vendors that are interested in participating in the program signed an Expression of interest statement.

Vendor Pre-requisites:
- Willing to participate in program and comply with program conditions (monitoring, voucher redemption via SMS, post-distribution reimbursement etc.)
- Has good mobile network coverage at store location
- Vendor has bank account, or is willing to establish one for program reimbursement
- Has mobile phone, or is willing to get one, and is familiar with SMS messaging

Detailed Selection criteria (applies to both cash and commodity vendors)
- Shop capacity, defined by average weekly, monthly and annual turnover and sales (more is better)
- Stock capacity, defined by amount of current product on shelves or in storage at store (bigger is better), and ability to quickly restock goods
- Time shop has existed (older is better)
- Open hours and days (more is better)
- Source of stock (most reliable local source desired & multiple supplier options desired)
- Time required for restock (less time is better)

Detailed Selection criteria (cash only)
- Variety of products offered (more is better)
- Price offered for products (select 10-15 standard products and compare prices across all stores)
**Detailed selection criteria (commodity only)**

- Price offered for selected commodities

C. Once surveys are complete and results tabulated, a meeting with MC program staff, procurement and finance is held to review vendor survey results against established scoring criteria and scoring sheets. During that meeting, vendors are scored and ranked for selection.

D. Selected vendors are advised of selection and sign contracts agreeing to all terms and conditions of the program.

### 4. VOUCHER DISTRIBUTION & REDEMPTION PROCESS

A. Mercy Corps Program Manager prepares & submits a voucher purchase request for approval by Program Director or CD, and then sends to finance. This PR includes dates of voucher distribution, total amount to be distributed and date payment is expected to be required. This payment request is intended to alert finance to the payment obligation that the program assumes once vouchers are released to participants.

B. Finance acknowledges receipt of PR and confirms availability of funds for the planned distribution.

C. Program Manager prepares & submits distribution request via MerchantPRO online platform.

D. Voucher redemption process

**Smartphone voucher process:**

- Participant receives voucher # and PIN code during training/registration and memorize or bring both numbers to the vendor for their transaction.
- Vendor enters the voucher number and checks the voucher validity (by pressing the “check voucher” button).
- The application flashes a “voucher accepted message” and vendor enters the purchase amount and presses charge.
- A new screen opens showing the purchase amount and requesting the participant PIN number. The vendor hands the phone to the participant so that they can enter their secret PIN.
- Participant enters their PIN on the smartphone and receives a confirmation message, then hands phone back to vendor.
- Participant takes goods from vendor.

With cash vouchers, purchases may be supplemented by cash if the remaining amount is not enough to cover purchase of a desired item. No change in cash will be given to the program participant if they spend less than the value of the voucher.

E. Vendor tracks each sale with a sales tracking sheet
5. POST DISTRIBUTION MONITORING PROCESS

Post Distribution Monitoring (PDM) occurs to monitor voucher redemption process and identify any problems early. Following voucher distribution, Mercy Corps and partner agency staff monitor redemption processes and support participants as needed. PDM tools include household and vendor surveys and structured observations of transactions.

6. VENDOR RECONCILIATION & REPAYMENT PROCESS

Vendors are reimbursed at the end of each seven day period, or earlier if all vouchers are redeemed prior to the seven day redemption period.

Reimbursement Process:

A. At the end of each payment period, the MerchantPRO platform generates a report listing the total number of transactions and amount owed to the vendor for the payment period.
B. When this report is approved by the Program Manager, a SMS is sent to vendors with the total reimbursement amount asking for them to confirm the reimbursement amount if correct, or contact Mercy Corps if not.
C. Vendors will have 24 hours to reply to the message, confirming that the amount is correct, or contacting Mercy Corps to dispute the amount.
D. When reimbursement amounts are confirmed by vendors, MC Program Manager produces a joint payment request/invoice document in the system that will be approved by the Director of Programs or CD, and submitted to finance. This PR/invoice states the amount to be reimbursed, the date that amount was confirmed by the vendor and includes a printout of all transactions redeemed by the vendor that he/she is being reimbursed for.
E. Finance & Compliance will review the Payment Request/invoice and process the bank transfer (or return to programs in the event of errors or questions).
### ANNEX 10:

**COMPLIANCE & FRAUD CONCERNS in E-TRANSFERS**

1 Please note that this is not an exhaustive list! Fraud risks in new technologies change very quickly and should be constantly monitored.

2 This refers to the local vendors redeeming “e-vouchers”, not service providers providing the e-voucher or e-cash transfer service.

<table>
<thead>
<tr>
<th>Process</th>
<th>Risks &amp; Concerns</th>
<th>Best Practices</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participant Selection</td>
<td>Inclusion of participants that do not meet program selection criteria, thereby excluding participants that meet selection criteria. Can be a way for local leaders to build their “soft power” by ensuring inclusion of their constituents.</td>
<td>Clear and easily confirmable criteria for participant selection to both participants and the wider community. Use, but do not rely solely on, community input for selection. Publicize selection criteria in the community. In person verification (suggested 5-15%) of selected participants by Mercy Corps staff to ensure that they meet selection criteria. If high incidences of discrepancies are found, verify additional households and consider re-selection activities.</td>
</tr>
<tr>
<td>Vendor Selection</td>
<td>Potential for corruption or perceived corruption of staff involved in the vendor selection process since program participation may offer significant benefits through increase in sales, access to new customers, etc.</td>
<td>Public announcement of opportunity to vendors in targeted geographic area. (Can be posted in newspapers, on noticeboards, etc.) Accept expressions of interest from interested vendors, and consider a public meeting to explain the program &amp; answer vendor questions. Conduct a preliminary and final selection of interested vendors based on clear, unbiased criteria by a committee with staff from multiple departments (procurement, program and finance). Members of the committee should not have direct contact with vendors. The selection process should be communicated to vendors.</td>
</tr>
<tr>
<td>Participant Registration</td>
<td>Failure to accurately confirm ID of selected participants can result in aid not being distributed to intended participants and can result in audit findings.</td>
<td>Participant identity must be confirmed. When photo IDs are not available, programs can use alternative measures such as using community members to confirm the identity of participants. Program documentation should contain as much identifying information about participants as possible so that auditors could identify participants after program close-out. Include citizen ID#, birthdays or other identifiers whenever possible. These processes should be well documented in the program file. Less rigorous ID confirmation processes should be approved through HQ.</td>
</tr>
<tr>
<td>E-Voucher Distribution</td>
<td>Vouchers are distributed to incorrect program participants, retained by staff</td>
<td>Check ID of aid recipients, or use alternate ID confirmation (community leader verification, etc.). Document receipt of vouchers through signature/thumbprint lists, or</td>
</tr>
</tbody>
</table>

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**MERCY CORPS | Cash Transfer Programming: E-transfer Implementation Guide | ANNEX 10**

1 Please note that this is not an exhaustive list! Fraud risks in new technologies change very quickly and should be constantly monitored.

2 This refers to the local vendors redeeming “e-vouchers”, not service providers providing the e-voucher or e-cash transfer service.
<table>
<thead>
<tr>
<th>Process</th>
<th>Voucher Redemption Process</th>
<th>E-cash Distribution Process</th>
<th>E-transfer Platforms</th>
</tr>
</thead>
<tbody>
<tr>
<td>and never distributed and/or errors occur in the distribution process.</td>
<td>Recipients are not provided with correct quality or amount of goods, as vendors try to squeeze an extra profit out of the program. Participants may also sell vouchers (this is more of a risk with commodity vouchers than cash vouchers).</td>
<td>E-Cash transfers or top-ups are sent to an e-transfer device that has been lost or sold and are redeemed by a non-participant. Participants requested to pay fee to community leaders or others for participation in the program. SP retains unredeemed transfers without MC’s knowledge and in contradiction with contract. Extra fees charged to participants by agents to receive cash or goods. Advances to SP do not reconcile with transfers to participants.</td>
<td>Staff or others could access platform and modify records to divert cash or vouchers from intended recipients. Users could find and exploit weaknesses in the e-transfer system. Platform needs to sufficiently document transactions.</td>
</tr>
<tr>
<td>signed affidavits. Ask staff not involved in distribution activities to undertake monitoring. Increase rates of PDM in cases where there are high rates of phone sharing and SMS distribution of PIN or voucher codes.</td>
<td>• Clearly describe the quality, brand and quantity of commodities to be distributed for vouchers in vendor contracts. • Sensitize participants about what they should receive in training and with materials posted in stores. • Monitor receipt of appropriate goods during PDM. • Provide receipts whenever possible. If receipts are not feasible, build in alternative measures to confirm that the correct quality and quantity of goods are received (through increased PDM, etc.)</td>
<td>• Strictly document e-cash transfer procedures. • Ask service providers if there is a risk that e-cash accounts will “expire” or be cancelled due to participant account inactivity during the program cycle. • Have at least 2 staff at initial e-transfer hardware distributions (including finance when possible). • Confirm participant ID at moment of initial hardware distribution. • Clear documentation of receipt of hardware by participant (through signature/fingerprint list). • PDM to assess any pressure to share CTP with local leaders/others. • Mercy Corps must have a method to prove that money transfer is withdrawn by the intended participant. This usually happens in two ways: o Physical verification – participant signs and/or presents ID to confirm their identity at moment of cash collection o Remote verification – participant confirms ID through their PIN code, etc</td>
<td>• Ensure segregation of duties and reduce risk of distribution errors by requiring multiple departments to review and approve distributions. • E-records (including participant &amp; vendor lists, transaction reports &amp; reconciliation reports) should be received in an un-alterable PDF format, printed and kept in the physical program file. • Electronic records do not replace the need for in-person PDM. • Engage experts for review of system vulnerabilities.</td>
</tr>
</tbody>
</table>
### ANNEX 11:
#### E-TRANSFER DISTRIBUTION PLANNING TOOL

This tool can be used in pre-distribution planning meetings with your Service Provider to prepare for events and assign clear roles and responsibilities. Some “details” have been filled in; these can be used as guidance but should be changed to match your program context.

<table>
<thead>
<tr>
<th>Step</th>
<th>Task</th>
<th>Details</th>
<th>Org Responsible</th>
<th>Focal Point MC</th>
<th>Focal Point SP</th>
<th>Timing Considerations</th>
<th>Suggestions and Considerations</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Funds transfer</td>
<td>Mercy Corps transfers funds to SP escrow account</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Confirmation of funds transfer</td>
<td>SP confirms receipt of funds</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Account Creation /SIM Activation Request</td>
<td>Mercy Corps sends participant list with participant names, identifying information, first transfer amount and time of transfer to participant accounts.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>SIM Activation</td>
<td>Involves linking a SIM card to a specific customer/participant.</td>
<td></td>
<td></td>
<td></td>
<td>How and when are SIMS associated with a specific participant?</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>SIM Distribution</td>
<td></td>
<td></td>
<td></td>
<td>How are SIMs assigned/distributed? Does Mercy Corps ever have possession of the physical SIMs?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>PIN Creation &amp; Distribution</td>
<td>Mercy Corps staff should NOT have access to secret PINs.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Loading SIM card with e-money</td>
<td></td>
<td></td>
<td></td>
<td>When does this happen, can it be the same day that money is distributed? How do we know when cards are loaded? (Usually through SP interface or report from SP.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cash outs to participants</td>
<td></td>
<td></td>
<td></td>
<td>What is the exact process? Will there be connectivity at all cash out locations? What are procedures for cash out in case of network or system failure? Will there be extra phones available for participant cash out? Who will assist participants using the system for the first time?</td>
<td></td>
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<td></td>
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<tr>
<td>9</td>
<td>Cash out Monitoring</td>
<td></td>
<td></td>
<td></td>
<td>Who from Mercy Corps and the SP will be on hand to support? (Especially important in initial distributions?)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Reporting</td>
<td></td>
<td></td>
<td></td>
<td>How will you access reports? Does the SP offer different levels of access to the online interface? What access is restricted? How soon is data loaded/available? Review a sample report - ensure you understand all data included in reports and have essential data included.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Reconciliation</td>
<td></td>
<td></td>
<td></td>
<td>How do we receive updates on funds transferred from the escrow account to participants, remaining balances, etc.?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Funds return</td>
<td></td>
<td></td>
<td></td>
<td>How do we request return of funds from our SP escrow account to Mercy Corps? Is it possible?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Billing for fees</td>
<td></td>
<td></td>
<td></td>
<td>How often does that occur? How quickly is payment expected?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Customer Service - transfer recipients</td>
<td></td>
<td></td>
<td></td>
<td>How will recipients access the SP in case of difficulty? Will they reach a human or an automated system? What are hours of operation? Is the call free?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Customer Service - Mercy Corps</td>
<td></td>
<td></td>
<td></td>
<td>How will Mercy Corps reach the SP in case of difficulty? Will we reach a human or an automated system? What are hours of operation? How quickly can we expect a response/issue resolution?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## ANNEX 12: E-TRANSFER M&E TOOLS

### When to Use this Document:
E-transfer M&E tools should be used during e-transfer transactions and shortly after beneficiaries receive or use their transfer. See introductions to specific tools for detailed instructions.

<table>
<thead>
<tr>
<th>Who is responsible for this document:</th>
<th>Who receives copies of this document:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program team</td>
<td>M&amp;E staff</td>
</tr>
<tr>
<td>M&amp;E staff (if available)</td>
<td>Program team (if collected by M&amp;E staff)</td>
</tr>
</tbody>
</table>

### How to Use this Workbook:
This workbook contains three post-distribution e-transfer monitoring tools:

1. Individual Transaction Monitoring Form
2. Household Survey
3. Vendor Survey

Preceding each tool is an instruction page to help you understand how to use each tool. These tools are templates that will need to be adjusted for your local context and your program. Change questions to make them appropriate for your situation, add others, and remove ones that do not apply.

### Where to File this Document:
All M&E documents should be filed in the Program File under: Monitoring and Evaluation --> 2. M&E Event Reports
**Transaction Observation Monitoring Sheet Instructions**

This tool should be used to observe and monitor e-transfer transactions. It may be most helpful when e-transfers are first rolling out since it can be used to identify technical issues and accessibility barriers. It should be completed by a Mercy Corps team member, or by individuals who are well-trained by Mercy Corps. The surveyor should stand near the transfer agent and observe transactions, only providing help if specifically asked, or intervening in the case of participant exploitation. If detailed information about transaction times are desired, the surveyor should have a watch or timer to time transactions. At the completion of the purchase, the surveyor should ask the e-transfer user about helper status, sex and age. This tool should be customized to collect information that is most important to your program.

**Definitions and Concepts**

“Time waiting in line:” measured as the time a participant waits while the transfer agent attends other customers.

“Time required to complete purchase:” measured from when the participant has selected her/his items for purchase or has told the agent how much cash s/he wishes to withdraw.

“Helper:” someone who accompanies the participant to a transaction and plays some role within that transaction. A “helper” may help a participant finalize a purchase, or s/he may conduct the purchase on the participant's behalf. A “helper” is often a family member or friend.

“Completed the transaction:” the individual that reviewed the total amount and entered a PIN number or touched their card to the POS device.
<table>
<thead>
<tr>
<th>Observation Number</th>
<th>Time participant waited in line</th>
<th>Time required to complete purchase</th>
<th>Was there a technical error that forced the participant to attempt the transaction multiple times?</th>
<th>Program staff provided assistance during transaction?</th>
<th>Actual participant present?</th>
<th>Helper present?</th>
<th>If helper present, who actually completed the transaction (by swiping the card or entering a PIN)?</th>
<th>Participant Sex</th>
<th>Participant Age</th>
<th>M/F</th>
<th>#</th>
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</table>
Household Survey for Post Distribution Monitoring.
Instructions: This tool should be used to survey participants after they have used an e-transfer. This tool comes from an e-voucher program in Nepal and should be customized for your program context. This survey was detailed and designed to capture large amounts of information from a small sample of pilot program participants. Occasionally, it took over one hour to complete. Consider removing questions not required for your program.
# Household Survey for Post-Distribution Monitoring

## Pre-interview Data

<p>| | |</p>
<table>
<thead>
<tr>
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<tbody>
<tr>
<td>1</td>
<td>&quot;N&quot; questionnaire:</td>
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<td>2</td>
<td>Date:</td>
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<td>3</td>
<td>Community:</td>
</tr>
<tr>
<td>4</td>
<td>Name of interviewer:</td>
</tr>
</tbody>
</table>

## Respondent Information

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<tbody>
<tr>
<td>5</td>
<td>Name of Participant:</td>
<td>6</td>
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</tbody>
</table>

## Family Composition

<table>
<thead>
<tr>
<th>NAME</th>
<th>SEX</th>
<th>RELATION TO BENEFICIARY</th>
<th>AGE</th>
<th>NOTES</th>
</tr>
</thead>
<tbody>
<tr>
<td>7a</td>
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<td>7b</td>
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<td>7i</td>
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</table>

## Literacy Assessment

1. Read the following statement: "Now I would like you to read out loud as much of this sentence as you can." (Refer to provided statement)
2. Circle the most appropriate response:
   1) Cannot read at all
   2) Able to read only parts of the sentence
   3) Able to read the whole sentence
   4) No card with the required language
   5) Blind/Visually impaired

## Program Processes

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>9</td>
<td>Did anyone go with you to redeem your voucher?</td>
<td>1) Yes</td>
</tr>
<tr>
<td>9b</td>
<td>Who went with you to the shop?</td>
<td>1) Family Member</td>
</tr>
<tr>
<td>Question</td>
<td>Options</td>
<td></td>
</tr>
<tr>
<td>-------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>Did you enter the PIN number by yourself?</td>
<td>1) Yes, 2) No, if yes, please explain who entered PIN:</td>
<td></td>
</tr>
<tr>
<td>Did the person going with you to the shop keep any items for themselves?</td>
<td>1) Yes, 2) No, if yes, please explain what was not received by beneficiary:</td>
<td></td>
</tr>
<tr>
<td>Do you fully understand the redemption process?</td>
<td>1) Yes, 2) No, 3) No, I'm still confused, explain:</td>
<td></td>
</tr>
<tr>
<td>How much were you told the voucher would be worth by program staff?</td>
<td>1) (Amount in NPR), 2) I don't remember</td>
<td></td>
</tr>
<tr>
<td>How much was the voucher you received worth?</td>
<td>1) (Amount in NPR), 2) I don't remember</td>
<td></td>
</tr>
<tr>
<td>What items are you not allowed to purchase with the voucher?</td>
<td>1) Alcohol or tobacco, 2) I don't know/don't remember</td>
<td></td>
</tr>
<tr>
<td>Did you know that you were allowed to make more than one trip to spend your voucher?</td>
<td>1) Yes, 2) No</td>
<td></td>
</tr>
<tr>
<td>Did you know that you could go to any store participating in the program?</td>
<td>1) Yes, 2) No</td>
<td></td>
</tr>
<tr>
<td>At which vendors can you redeem your voucher?</td>
<td>1) Sampurna, 2) Pradhan, 3) I don't know/remember, 4) Other (specify)</td>
<td></td>
</tr>
<tr>
<td>Before you entered your PIN if, how did you know the amount of money you paid for your purchase?</td>
<td>1) Vendor told me, 2) Checked the screen, 3) Didn't know/ don't remember</td>
<td></td>
</tr>
<tr>
<td>What should you do if the purchase amount is incorrect?</td>
<td>1) Don't enter PIN, 2) Enter PIN, 3) Don't know, 4) Other (specify)</td>
<td></td>
</tr>
<tr>
<td>How do you enter your PIN? Please show me.</td>
<td>1) I don't know, 2) Entered correctly, 3) My helper did it, 4) Entered incorrectly</td>
<td></td>
</tr>
<tr>
<td>Do you know how to check your balance?</td>
<td>1) Yes, 2) No, 3) They showed me, 4) They couldn't show me</td>
<td></td>
</tr>
<tr>
<td>What date does(did) this voucher expire on?</td>
<td>1) Date, 2) I don't know/ remember</td>
<td></td>
</tr>
<tr>
<td>On a scale of 1 to 5 how satisfied are you with the vendors selected for the program. One being not at all satisfied and five being extremely satisfied</td>
<td>Not at all Satisfied, 1, 2, 3, 4, 5 Extremely Satisfied</td>
<td></td>
</tr>
<tr>
<td>If you said 1 or 2, please explain:</td>
<td>1) Vendors too far, 2) Vendor prices too high, 3) Vendors quality too low, 4) Vendors not honest, 5) Poor/small vendors not included, 6) Other (specify)</td>
<td></td>
</tr>
<tr>
<td>How many trips did you have to make to the vendor in order to complete your first successful transaction?</td>
<td>1) 1 trip, 2) 2 trips, 3) 3 trips, 4) 4 trips</td>
<td></td>
</tr>
<tr>
<td>How much TOTAL time did you spend at the shop to get your items? (Add up time from multiple visits if needed)</td>
<td>Hrs ___________ Min ___________ Sec</td>
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<tr>
<td>On average, how long did it take you to complete your purchase from the time the vendor started typing your voucher number until the transaction was confirmed?</td>
<td>Hrs ___________ Min ___________ Sec</td>
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<tr>
<td>Did you experience any major delays in purchasing your goods?</td>
<td>1) Yes, 2) No</td>
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<tr>
<td>If Yes, please specify what the delay was and how long it was?</td>
<td>1) What it was, 2) __________ min</td>
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<tr>
<td>Did you experience any of the following during your transaction?</td>
<td>1) Other (specify)</td>
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</tbody>
</table>
### 27a-27g

<table>
<thead>
<tr>
<th>Question</th>
<th>1) Yes</th>
<th>2) No</th>
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</thead>
<tbody>
<tr>
<td>Vendor didn't have the items I wanted to purchase</td>
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<tr>
<td>Vendor prices were too high</td>
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<tr>
<td>Vendor's goods were poor quality</td>
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<tr>
<td>I forgot/lost/didn't bring my voucher number</td>
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<tr>
<td>I forgot/lost/didn't bring my PIN</td>
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<tr>
<td>Had to leave without goods and go back a different day to redeem</td>
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<tr>
<td>Had to get help with entering PIN from the vendor</td>
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</table>

### 28a

<table>
<thead>
<tr>
<th>Were you given equal treatment to customers not participating in the program?</th>
<th>1) Yes</th>
<th>2) No</th>
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<tbody>
<tr>
<td>If no, please explain how you were treated differently.</td>
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### 29

<table>
<thead>
<tr>
<th>Do you think the beneficiary selection was fair?</th>
<th>1) Yes</th>
<th>2) No</th>
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</table>

### 30

<table>
<thead>
<tr>
<th>If no, why not?</th>
<th>1) Most in need, not included</th>
<th>2) Only friends/family of leaders selected</th>
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<tbody>
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<td></td>
<td>3) Only certain tribes/groups</td>
<td>4) Other (specify)</td>
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</tbody>
</table>

### 31a

<table>
<thead>
<tr>
<th>At any time did you feel unsafe as a result of participating in the program?</th>
<th>1) Yes</th>
<th>2) No</th>
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<tr>
<td>If yes, please explain.</td>
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</tbody>
</table>

### 32

<table>
<thead>
<tr>
<th>Did the program cause any conflict in the community?</th>
<th>1) Yes</th>
<th>2) No</th>
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<tbody>
<tr>
<td>If yes, please explain.</td>
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</table>

### 33

<table>
<thead>
<tr>
<th>Did the program cause any conflict in your household?</th>
<th>1) Yes</th>
<th>2) No</th>
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<tbody>
<tr>
<td>If yes, please explain.</td>
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### 34

| What part of the program was easiest?                                     |        |       |

### 35

| What part of the program was difficult?                                   |        |       |

### 36

<table>
<thead>
<tr>
<th>On a scale of 1 to 5, how much did you like or dislike using the mobile voucher technology to purchase goods?</th>
<th>Completely disliked</th>
<th>Neutral</th>
<th>Really, really liked</th>
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<tbody>
<tr>
<td>1 = completely disliked, 5 = really enjoyed (circle one)</td>
<td>1</td>
<td>2</td>
<td>3</td>
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<tr>
<td>Question</td>
<td>Options</td>
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<tr>
<td><strong>Program Impact</strong></td>
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<td>37 What suggestions do you have to improve the program?</td>
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<td>38 Who in the household decided what to purchase with the vouchers?</td>
<td>1) Participant 2) Helper 3) Other HH Member 4) Other (specify)</td>
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<tr>
<td>Name: Relationship: Age: Sex:</td>
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<tr>
<td>39 Outside of the program, does the beneficiary usually keep the money</td>
<td>1) Yes 2) No</td>
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<td>in the household?</td>
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<tr>
<td>Name: Relationship: Age: Sex:</td>
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<tr>
<td>39a If no, who does?</td>
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<tr>
<td>Name: Relationship: Age: Sex:</td>
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<tr>
<td>40 Outside of the program, does the beneficiary usually decide what</td>
<td>1) Yes 2) No</td>
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<td>food or household items to purchase?</td>
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<tr>
<td>Name: Relationship: Age: Sex:</td>
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<tr>
<td>40a If no, who does?</td>
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<tr>
<td>Name: Relationship: Age: Sex:</td>
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<td>41 Outside of the program, does the beneficiary usually go to the</td>
<td>1) Yes 2) No</td>
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<td>market to purchase food or other household items?</td>
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<tr>
<td>Name: Relationship: Age: Sex:</td>
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<tr>
<td>41a If no, who does?</td>
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<td>Name: Relationship: Age: Sex:</td>
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<td>42 Did you incur any expenses as a result of participating in this</td>
<td>1) Yes 2) No 3) I don't remember</td>
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<td>program?</td>
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<td>42a If yes, what were they?</td>
<td>1) Bought mobile ph 2) Bought SIM card 3) Transportation Costs 4)</td>
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<tr>
<td>42b If yes, what was the total amount of expenses incurred?</td>
<td>paid for courier to bring items to house 6) Other (specify)</td>
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<td><strong>Accountability</strong></td>
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<tr>
<td>43 Did you have to pay a fee, gift, tip or do a favor to participate</td>
<td>1) Yes 2) No 3) No response</td>
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<tr>
<td>in the program or to receive or redeem the voucher?</td>
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<tr>
<td>43a If yes, please give a detailed explanation of what happened and</td>
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<tr>
<td>the amount of the fee/gift or what type of favor?</td>
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<tr>
<td>43b If yes, what was the total amount of expenses incurred?</td>
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<tr>
<td>44 Was the variety of goods offered by the vendor good, fair or poor?</td>
<td>1) Good 2) Fair 3) Poor</td>
<td></td>
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<tr>
<td>45 How do the prices in the participating vendors shops compare to</td>
<td>1) Higher 2) Lower 3) Same</td>
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</tr>
<tr>
<td>other vendors?</td>
<td>4) Higher for some, lower for others 4) Other (specify)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Vendor Survey for Post Distribution Monitoring.

Instructions:
This tool should be used to survey vendors after they have redeemed e-vouchers. This example is from an e-voucher program in Nepal and should be customized for your program context. This survey was detailed and designed to capture large amounts of information for a pilot program. Consider removing questions not required for your program.
# Vendor Survey for Post-distribution Monitoring

## Pre-interview data

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<tbody>
<tr>
<td>1</td>
<td>N° questionnaire :</td>
</tr>
<tr>
<td>2</td>
<td>Date:</td>
</tr>
<tr>
<td>3</td>
<td>Name of interviewer:</td>
</tr>
<tr>
<td>4</td>
<td>Upper or Lower Community?: 1) Upper 2) Lower</td>
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## Respondent Information

<p>| | |</p>
<table>
<thead>
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<tbody>
<tr>
<td>5</td>
<td>Name of Person Redeeming Vouchers:</td>
</tr>
<tr>
<td>6</td>
<td>Name of the shop:</td>
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</table>

## Voucher Criteria

<p>| | |</p>
<table>
<thead>
<tr>
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<tbody>
<tr>
<td>7</td>
<td>During the past two weeks, which days of the week has your shop been open? (circle all that apply)</td>
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<tr>
<td></td>
<td>1) Sunday 2) Monday 3) Tuesday 4) Wednesday 5) Thursday 6) Friday 7) Saturday 8) EVERYDAY</td>
</tr>
<tr>
<td>8</td>
<td>During the past two weeks, what have been the hours your store is open each day?</td>
</tr>
<tr>
<td>9</td>
<td>How much time did you have to spend preparing for the program?</td>
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<td>1) Less than 3 hours 2) 4-7 hours 3) 8-10 hours 4) More than 10 hours</td>
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</tbody>
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## Program Processes

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<tbody>
<tr>
<td>10</td>
<td>When did the majority of participants come to your store to redeem their vouchers?</td>
</tr>
<tr>
<td></td>
<td>1) 1st day of distribution 2) 2nd day of distribution 3) Between 3rd &amp; 5th day of distribution 4) Day before vouchers expire 5) Don't remember</td>
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<td>11</td>
<td>On average, how many voucher program participants did you have waiting at any one time?</td>
</tr>
<tr>
<td>12</td>
<td>On average, how long did voucher program participants have to wait to start the transaction?</td>
</tr>
<tr>
<td>13</td>
<td>On average, how long did each transaction take from the time you started typing the SMS till you received the Transaction Successful message?</td>
</tr>
<tr>
<td>14</td>
<td>Did other customers get upset at having to wait for the voucher process?</td>
</tr>
<tr>
<td></td>
<td>1) Yes 2) No</td>
</tr>
<tr>
<td>14a</td>
<td>If yes, did any of them leave the store without purchasing?</td>
</tr>
<tr>
<td></td>
<td>1) Yes 2) No</td>
</tr>
<tr>
<td>14b</td>
<td>If yes, how many?</td>
</tr>
<tr>
<td>15</td>
<td>Were the majority of participants redeeming vouchers men or women?</td>
</tr>
<tr>
<td></td>
<td>1) Men 2) Women 3) Don't know/ remember</td>
</tr>
<tr>
<td></td>
<td>Question</td>
</tr>
<tr>
<td>---</td>
<td>--------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| 16| When helpers accompanied the participants, who usually completed the transaction on the phone? | 1) Participant  
2) Helper  
3) Don't know/ remember |
| 17| On average, how easy did the following groups find the voucher process?   | Elderly  
Difficult  
Average  
Easy  
Don't know  
Illiterate  
Difficult  
Average  
Easy  
Don't know  
Women  
Difficult  
Average  
Easy  
Don't know  
Men  
Difficult  
Average  
Easy  
Don't know  
Any other group (specify)  
Difficult  
Average  
Easy  
Don't know |
| 18| On a scale of 1 to 5 (1 being Not at All Satisfied and 5 being Extremely Satisfied), how satisfied are you with this mobile voucher program? | Not at all satisfied  
1  
Neutral  
2  
Extremely Satisfied  
5  
Completely Understood  
4 |
| 18a| Please explain why you chose that number:                               | 1) Yes  
2) No  
3) Maybe  
4) I don't know |
| 19| Would you be willing to participate in a similar program again in the future? | 1) Yes  
2) No  
3) Maybe  
4) I don't know |
| 19a| Why or why not?                                                          |                                                           |
| 20| On a scale of 1 to 5, how well did you understand the voucher redemption process after the vendor training? One being Not at All and five being Completely. | Not At All  
1  
Somewhat  
2  
Completely Understood  
4  
5 |
| 21| On a scale of 1 to 5, how many problems did you experience when using the system? One being none at all and five being a LOT? | None  
1  
Some  
2  
LOT  
3  |
| 21a| If you said 4 or 5, please explain the major problems:                  |                                                           |
| 22| Did any of the transactions fail completely?                             | 1) Yes  
2) No  
3) Don't remember |
| 22a| Do you remember how many?                                                | 1) _________ transactions  
2) Don't remember/ know |
<p>| | | |
|   |                                                                         |                                                           |
| 23 | How do you think participating in the program has affected your business? | 1) More sales | 2) Losing regular customers |
| 24 | Did you know how to check the balance owed to you at any point? | 1) Yes | 2) No |
| 25 | When you received the SMS stating the amount of your reimbursement from Mercy Corps, was it the correct amount? | 1) Yes | 2) No |
| 26 | Within how many days of the end of the redemption period did you receive payment from Mercy Corps? | Not at all satisfied | Neutral | Extremely Satisfied |
| 27 | On a scale of 1 to 5, how satisfied are you with the process to get your reimbursement from Mercy Corps? One being not at all satisfied and five being extremely satisfied. | 1) | 2 | 3 | 4 | 5 |
| 27a | If you are dissatisfied with the reimbursement, why? | 1) Took too long | 2) The reimbursement amount was wrong |
| 28 | Were there any complaints about the quality of the stock available to program participants? | 1) Yes | 2) No |
| 28a | If yes, which items? | 1) Mansuli rice | 2) Cherua | 3) Sunflower oil |
| 28b | If yes, what action (if any) did you take? | 4) Black Lentils | 5) Other (specify) |
| 29 | Have the prices increased significantly for any of the items you purchase to sell in your store? | 1) Yes | 2) No |
| 29a | If so, which items and how much did the price increase? | 1) | 2) | 3) | 4) | 5) |
| 30 | Have you increased the prices of any goods for your clients? | 1) Yes | 2) No |
| 30a | If yes, which items: | 1) My price to purchase it increased | 2) Transportation prices increased |
| 31 | Do you charge the same price to voucher program participants as to other clients? | 1) No, higher to voucher participants | 2) No, lower to voucher participants |
| 31a | If you charge a different price to voucher program participants, Why? | 3) Yes, the same to all | 4) Other (specify) |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sales</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| 32 | Did any voucher program participants ask you to provide cash in lieu of goods for the voucher? | 1) Yes  
2) No  
If yes, please explain: |
| 32a |   |   |
| 33 | Did any voucher program participants try to purchase prohibited items with the voucher? | 1) Yes  
2) No  
If yes, which items:  
1) Alcohol  
2) Tobacco |
| 33a |   |   |
| 34 | What suggestions would you give to improve the voucher program? |   |
Introduction
Here you’ll find examples of training resources used in e-transfer programs in Nepal, the DRC and the Philippines. Training formats and resources will vary widely between programs and locations. For example, the Philippines used text and few images to reach a largely literate target population. Nepal and the DRC, with lower literacy levels, relied on images to communicate key concepts.

Any e-transfer program should communicate the following messages:

- **Payment technology basics.** Explain how the e-transfer will work. Use visuals, role plays and demonstrations. Create opportunities for participants to try the new payment technology before they are expected to use it for the first time.
- **Explain the role of “helpers”.** E-transfers often increase vulnerable participants’ reliance on helpers. Communicate that helpers are not entitled to receive any goods or cash intended for the program participant.
- **How to get help.** For e-cash programs, you should explain which problems Mercy Corps can help with and when the Service Provider needs to be contacted.
- **How to care for hardware.** This may include explaining how to protect SIM or ATM cards, or proper care for POS devices.
- **Appropriate behavior for vendors or transfer agents.** Transfer agents and vendors should be a support for program participants, especially those that need extra assistance. However, to prevent exploitation, they should not enter PINs or swipe credit or ATM cards on behalf of program participants.

Included Resources
1. TabangKO Trouble Shooting Guide (Mercy Corps Philippines), p. 2
2. Participant and Vendor Training Schedule (Mercy Corps Nepal), p. 3
4. Mobile Money Training Banner (Mercy Corps Democratic Republic of Congo), p. 6
**TabangKO Trouble Shooting Guide (Mercy Corps Philippines)**

**Pahibalo : Tabangko Beneficiaries**

**PAGKUHA SA INYONG CASH ASSISTANCE**

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**PAGSIGURO NGA AKTIBO ANG INYONG SIM CARD:**

1. Permanenting isulod ang sim card sa cellphone aron kamo makabantay nga nasulod na ang kwarta og aron kamo amo sad nga matalawagak. Hinumdumi nga ang inyong sim card mao usab ang inyong savings account busa, importante kaayo nga inyo kining ampingan.

2. Palihug sigurado nga kamo makagamit sa inyong account pinaagi sa pag sulay og tan-aw sa sulod niini o check balance:

   - **TAWAG *118*1# > TYPE “1” > SEND**

     - **Makasulod** ra ko sa akong BANKO account og nakadawat ra ko sa kwarta gikan sa Mercy Corps

     - Ayaw usa og pili sa CASH OUT option gikan sa imong BanKO account. Bisita lang sa pinakaduol nga Prime Asia o bisan unsa nga BANKO partner outlet sa inyong lugar og pagpatabang sa pag-CASH OUT.

     - **Makasulod** ra ko sa akong BanKO Account pero ang akong balance ‘0’. Ngano na?


     - Dili ko makasulod sa akong BanKO Account tungod kay:

       - SAYOP ANG MPIN / MPIN LOCKED
       - GCASH WALLET LOCKED
       - WALA KAHIBAW SA MPIN

---

Tawag lang sa BanKO Hotline:

1. **Landline:** (02) 6547758  
2. **Landline:** (02) 5067172  
3. **Landline:** (02) 5067172  
4. **Landline:** (02) 820-2257  
5. **Landline:** (02) 814-9305  
6. **Landline:** (02) 814-6306  
7. **Landline:** (02) 814-6306  
8. **Landline:** (02) 814-6306
ADUNA BA MOY UBANG PROBLEMA SA INYONG ACCOUNT?

Sayop ang spelling sa akong ngalan sa akong account, kinahanglan nako usbon.

Sa akong pagbisita sa PrimeAsia Pawnshop or uban pa nga mga BanKO Partner Outlets, ang mga staff nag-ingen nga: Wala pa ko marehistro sa BANKO account.

Bisan pirme nako isulod ang ako BANKO SIM card sa cellphone, wala pa gihapon ko kadawat og text messages o mga pagpahibalo gikan sa BanKO.

Palihog tawag sa BanKO Hotline Numbers

Palihug tawag sa Mercy Corps Hotline Number 0917-743-1108
✓ TAWAG o MISS CALL namo aron kami makatawag ninyo, or
✓ TEXT namo sa inyong kumpletong pangalan (First Name, Middle Name, Last Name) + Barangay, Municipality + Unsay problema sa inyong account?

Nawala ang akong BPI Globe BanKO SIM Card

Palihog andama ang mga gikinahanglan nga dokumento:
- Sulati ang 2 ka ACCOUNT OPENING FORMS (porma) nga gihatag sa mga empleyado sa BanKO sa ilang pagbisita ninyo o sa pinakaduol nga BanKO Partner outlet – ang usa (1) ka porma naglangkob sa inyong OLD SIM NUMBER, samtang ang usa (1) ka porma sa NEW SIM NUMBER usab.
- Usa (1) ka BALIDO nga ID gikan sa gobyerno sa benepisyaryo o Barangay Certificate/Clearance

Ang Benefisaryo nanginahanlag Representante sa pagkuha sa kwarta.

Ang Representante kinahanglan mohatag sa BANKO Partner Outlet personnel:
- Authorization Letter signed sa Benefisaryo og sa Representante og sa Barangay Captain.
- Dunay bisan usa (1) ka balido nga ID gikan sa gobyerno ang benepisyaryo or Barangay Certificate/Clearance (kung walay ID)
- Dunay bisan usa (1) ka balidao nga ID gikan sa gobyerno ang gitudlo nga Representante or Barangay Certificate/Clearance (kung walay ID)

Palihog andam sa mga gikinahanglang dokumento:
- Death Certificate
- Barangay Certification nga nagpamatud nga ang usa sa membro sa pamilya gihatagan og katungod nga makakuha sa hinabang pinansyal isip puli sa namatay nga benepisyaryo
- Pinil-apan nga ACCOUNT OPENING FORM alang sa pagpuli
- Dunay bisan usa (1) ka balido nga ID gikan sa gobyerno ang mabarog nga puli sa benepisyaryo or Barangay Certificate/Clearance (kung walay ID)
- Dokumento isip pamatud nga dunay duol nga relasyon ang namatay nga benepisyaryo sa nipuli, sama sa marriage contract o birth certificate

Ang Beneficiary o BanKO Account Holder namatay na.
Participant and Vendor Training Schedule (Mercy Corps Nepal)

Vendor Training Schedule

**Training Goal:** Ensure that program vendors are able to successfully perform SMS voucher transactions and understand their obligations under the ELEVATE program.

**Materials required:** ELEVATE posters and handouts, test mobile phones, food and beverage, 300 NPR for all vendors (for mobile phone credit).

**Notes:** Vendors will bring their mobile phone to practice during the training, but will use dummy phones to conduct demonstration transactions.

**Number of Participants:** 14

<table>
<thead>
<tr>
<th># mins</th>
<th>Time</th>
<th>Activity/content</th>
<th>Who</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>12:15 – 12:25</td>
<td>Introduction and training objective sharing</td>
<td>AN</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Objective 1: Achieve SMS voucher proficiency among vendors and their role in</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>the voucher redemption process</td>
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<td></td>
<td>Objective 2: Ensure vendors understand the contract and their obligations in the</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>program</td>
<td></td>
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<tr>
<td>30</td>
<td>12:25 – 12:55</td>
<td>Basic mobile phone and SMS proficiency</td>
<td>AN, Roshani</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Turning phones on/off</td>
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<tr>
<td></td>
<td></td>
<td>• Locking phones</td>
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<td></td>
<td></td>
<td>• Charging phones</td>
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<tr>
<td></td>
<td></td>
<td>• Phone credit checking and adding</td>
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<tr>
<td></td>
<td></td>
<td>• SMS – what is it?</td>
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<td></td>
<td></td>
<td>• Opening and closing SMS messages</td>
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<td></td>
<td>• Replying with SMS (how to type)</td>
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<tr>
<td>10</td>
<td>12:55 – 1:05</td>
<td>Intro to e-voucher</td>
<td>Jill and Sara, with</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• What is a voucher? (Jill)</td>
<td>translation from</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• How is an e voucher different? (Sara)</td>
<td>Anil</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Explain program differences (cash vs. commodity) (Sara)</td>
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<tr>
<td></td>
<td></td>
<td>• Explain program dates, but that these could change. We will advise by SMS</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>and thru mobilizers 24 hours prior to start (Sara)</td>
<td></td>
</tr>
<tr>
<td>45</td>
<td>1:05 – 1:50</td>
<td>ELEVATE detailed transaction flow</td>
<td>Anil</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Review posters with flow for Commodity and Cash vouchers (10 minutes)</td>
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<td>• Introduce possible error messages (5 mins)</td>
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<td>• Test transaction – each vendor must successfully complete a transaction and</td>
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<td></td>
<td>confirm their repayment amount (15 mins)</td>
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<td></td>
<td></td>
<td>Emphasize that vendors need to receive this message before dispensing goods:</td>
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<td></td>
<td>“<em>Transaction successful. Please give purchased items to participant.</em>” If this</td>
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<td></td>
<td></td>
<td>message is not received, vendors will NOT be paid.</td>
<td></td>
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<tr>
<td>15</td>
<td>1:35 – 1:50</td>
<td>Vendor Conditions and Expectations</td>
<td>Anil</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Intro: remind vendors that this is a good business opportunity, but that no</td>
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<tr>
<td></td>
<td></td>
<td>business is guaranteed.</td>
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<td></td>
<td></td>
<td>Have vendors open the contract and review these conditions:</td>
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<tr>
<td></td>
<td></td>
<td>• Keep credit on their phone at all times</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>• NO Cash</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• NO Alcohol, tobacco</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>• Customer care – treat everyone equally</td>
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<td></td>
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<td>• Keep records and allow MC access to these records, and for observation and</td>
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<td></td>
<td></td>
<td>interviews</td>
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<td></td>
<td>• Provide goods as per contract</td>
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<td></td>
<td>• Do not substitute goods (commodity) – review product specifications</td>
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<tr>
<td></td>
<td></td>
<td>• Charge same prices as normal customers (cash)</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>1:50-2:00</td>
<td>Explain PDM process: surveys with vendors, participants and community leaders.</td>
<td>Sara with translation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Observations by mobilizers and staff. Market price survey.</td>
<td>from Anil</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Possible consequences if program conditions are not met: dismissal from</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>program</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>2:00 – 2:10</td>
<td>Repayment</td>
<td>Sara with translation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Introduce text for reimbursement SMS (see details below)</td>
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<tr>
<td></td>
<td></td>
<td>• Explain dispute resolution process (they need to contact Mercy Corps and</td>
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Participant Training Schedule

**Training goal:** Ensure participants understand the program and are able to successfully redeem vouchers.

**Required materials:** Computers to enter participant registration information. Participant phones (charged), citizenship or ID cards, 100 NPR for mobile phone credit?

**Number of Participants:** 60

<table>
<thead>
<tr>
<th>Mins</th>
<th>Topic</th>
<th>Activity/content</th>
<th>Who</th>
</tr>
</thead>
<tbody>
<tr>
<td>30</td>
<td>Registrat ion</td>
<td>Fill out registration form, and do test SMS to ensure we have the correct phone # and that pp phone accepts SMS.</td>
<td>SM and Roshani</td>
</tr>
<tr>
<td>10</td>
<td>Introduction</td>
<td>Objective 1: Ensure participants understand the program and their rights under the program. Objective 2: Achieve SMS voucher proficiency among participants</td>
<td>AN</td>
</tr>
<tr>
<td>25</td>
<td>Basic Program introduction</td>
<td>• Explain purpose of program: trying new technology – emphasize that this is the first time and we expect some problems and thank them for helping us out. • What is a voucher? • How is an e voucher different? • Voucher contents (amount of $ or commodities) • Voucher details (multiple transactions or not, vendor obligations, etc.) • Program Dates – flexible May 6th – May 12th (May 12th is last day to redeem) • Participant has to make the purchase (helper cannot go alone)</td>
<td>AN, Roshani on translation help</td>
</tr>
<tr>
<td>25</td>
<td>Phone and SMS literacy</td>
<td>• Turning phones on/off • Locking and charging phones • Phone credit checking and adding • SMS – what is it? • Opening and replying to SMS messages</td>
<td>AN</td>
</tr>
<tr>
<td>50</td>
<td>Detail overview of SMS voucher transaction</td>
<td>• Review SMS flow chart poster (art) • Review SMS flow chart poster Go over with participants what is NOT allowed. They are not allowed to get cash instead of goods or purchase alcohol or tobacco. Vendors should treat program participants with the same respect as other customers. They are not allowed to charge PP a higher price or provide lower quality goods (for commodities) than they would to any other customer. MC should be notified immediately if any of these things happen. Train on how to check your balance!</td>
<td>Roshani and AN</td>
</tr>
<tr>
<td>25</td>
<td>Problem s and getting help</td>
<td>• What could go wrong? Run through failed transaction Complaint mechanism: # and hours • Introduce community mobilizers</td>
<td>AN</td>
</tr>
<tr>
<td>10</td>
<td>Close</td>
<td></td>
<td>Sara</td>
</tr>
</tbody>
</table>
E-voucher Training Poster (Mercy Corps Nepal)
**COMMENT TE SERVIR DE TON COMPTE ARGENT MOBILE**

<table>
<thead>
<tr>
<th>A QUOI SERA TA CARTE SIM ET TON COMPTE ARGENT MOBILE</th>
<th>COMMENT UTILISER TON COMPTE ARGENT MOBILE</th>
<th>ENTRE TON CODE PIN ET CONSULTE TON SOLDE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ta carte SIM est un compte bancaire portable. Elle te permet d'épargner, de retirer, de déposer ou d'envoyer de l'argent.</td>
<td>Pour effectuer une opération, présente-toi chez l'agent des télécom avec ta carte SIM. Déclenche l'opération à effectuer : retrait, dépôt ou virement.</td>
<td>Mémorise bien ton code PIN et entre-le toi-même pour toute opération. Vérifie ton solde avant et après chaque opération.</td>
</tr>
</tbody>
</table>